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PUBLIC DOCUMENTS

OF THE

STATE OF CONNECTICUT,

VOL. I.

1890.

Printed by order of the General Assembly.

HARTFORD:
1890.

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State of Connecticut.

REPORT

OF THE

TREASURER

TO

HIS EXCELLENCY THE GOVERNOR,

NOVEMBER 1, 1889,

FOR THE

Fiscal Year ending June 30, 1889.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1889.

State of Connecticut.

REPORT.

STATE OF CONNECTICUT,
TREASURER'S OFFICE, HARTFORD, November 1, A. D. 1889.

To His Excellency
MORGAN G. BULKELEY,
Governor:

Sir,—

In compliance with the statutes of Connecticut, it is my duty to submit a report of the business of this department for the fiscal year ending June 30, 1889:

CIVIL LIST ACCOUNT.

Balance of cash on hand July 1, 1888, - - -		$751,699.03
Receipts of revenue during the year, - - -		1.923,894.16
		$2,675,593.19
Deduct payments as follows:		
Civil List Orders, - - -	$1,131,670.36	
Registered Orders, - - -	379,795.25	
Interest on State Bonds, - -	122,749.00	
State Bonds, - - - -	500,400.00	
Interest accrued on bonds redeemed, -	6,562.50	
Interest on Agricultural College Fund in the Treasury, - - -	276.93	
Interest on Town Deposit Fund in the Treasury, - - - -	519.85	
Interest on principal of the School Fund in the Treasury, - - -	1,124.36	
Interest on Revenue of the School Fund in the Treasury, - -	2,122.69	$2,145,220.94
Balance to the credit of Civil List July 1, 1889, -		$530,372.25

The law enacted by the General Assembly of 1889, entitled, "An Act Imposing a Tax upon Investment Companies," has established a system of taxation that obviously marks a new departure in methods of taxing certain descriptions of personal property, inasmuch as it provides that such personal property may pay a tax direct to the State in lieu of all local taxation. As this law did not take effect until August 1st, and, therefore, does not pertain to the business of the last fiscal year, it is perhaps premature to make mention of its operation in this report, but in view of the fact that the law has greatly increased the labor and added to the responsibilities of this department, and withal has been the subject of such general interest, I deem it advisable to report briefly regarding the result of the new law during the short period that it has been in force.

The total number of bonds, notes, etc., stamped and registered under the provisions of the Investment Tax Law for the two months ending October 1, 1889, is 36,843. Amount of same, $28,496,959.24. Amount of taxes received, $110,270.99.

It is not expected that monthly receipts will be as large during the remainder of the current fiscal year, but the continuous receipts from investment companies and brokers under the provisions of this law will largely add to the above amount, and with the estimated receipts under "An Act Imposing a Collateral Inheritance Tax," together with the legitimate annual increase of receipts from other sources, will in the aggregate, it may reasonably be anticipated, so increase the revenue of the State as to enable me to comply with the provisions of the resolution passed by the General Assembly and approved June 22, 1889, empowering the treasurer to suspend payment of the State tax due in November, 1890.

I annex hereto the tables and statements of accounts for the fiscal year ending June 30, 1889.

Respectfully submitted,

E. STEVENS HENRY, *Treasurer.*

STATEMENT OF THE FUNDED DEBT OF THE STATE OF CONNECTICUT, JUNE 30, 1889.

Authorizing Acts.	Principal Payable in Hartford.	Interest Payable Semi-Annually.	Amount Issued.	Amount Outstanding.
July 14 and 21, 1865.*a*	October 1, 1885	Interest Ceased	$2,000,000	$200
March 19, 1882 *a*	January 1, 1903	January and July	500,000	500,000
April 4, 1883.*a*	January 1, 1903	January and July	1,000,000	1,000,000
March 10, April 22 and 23, 1885.*a*	October 1, 1910	April and October	1,740,000	1,740,000
May 18, 1887.*a*	November 1, 1897.*b*	May and November	1,000,000	500,000
				$3,740,200

a Not taxable. *b* Redeemable at the option of the Treasurer.

GENERAL REVENUE.

Taxes from Towns, Payable November 10, 1888.

HARTFORD COUNTY.

TOWNS.	Grand List of October, 1887.	Tax of 1¼ mills on the dollar.	Military Commutation.		Total.
			Number of persons.	Tax received.	
Hartford,	$48,575,184	$60,718.98	4,553	$8,195.40	$68,914.38
Avon,	463,574	579.47	60	108.00	687.47
Berlin,	1,143,826	1,429.78	287	516.60	1,946.38
Bloomfield,	743,341	929.18	147	264.60	1,193.78
Burlington,	2,514,857	3,143.57	715	1,287.00	4,430.57
Bristol,	361,907	452.38	122	226.00	678.38
Canton,	1,126,926	1,408.66	221	397.80	1,806.46
East Granby,	483,684	604.60	55	99.00	703.60
East Hartford,	1,702,235	2,127.79	338	610.00	2,737.79
East Windsor,	1,144,278	1,430.35	226	406.80	1,837.15
Enfield,	2,769,100	3,461.38	579	1,042.20	4,503.58
Farmington,	1,841,421	2,301.77	286	514.80	2,816.57
Glastonbury,	1,093,339	1,366.67	340	612.00	1,978.67
Granby,	447,876	559.84	169	306.00	865.84
Hartland,	201,858	252.32	63	126.00	378.32
Manchester,	2,969,864	3,712.33	576	1,082.00	4,794.33
Marlborough,	138,362	172.95	33	59.40	232.35
New Britain,	6,872,863	8,591.08	1,169	2,104.20	10,695.28
Rocky Hill,	370,977	463.72	109	196.20	659.92
Simsbury,	1,284,913	1,606.17	180	324.00	1,930.17
Southington,	2,171,109	2,713 89	475	855.00	3,568.89
South Windsor,	1,310,331	1,637.91	194	352.00	1,989.91
Suffield,	1,838,100	2,297.63	262	471.60	2,769.23
West Hartford,	2,678,691	3,348.36	139	250.20	3,598.56
Wethersfield,	1,216,219	1,520.27	106	190.80	1,711.07
Windsor,	1,429,953	1,787.44	288	518.40	2,305.84
Windsor Locks,	726,195	907.74	240	472.00	1,379.74
Newington,	516,613	645.77	65	117.00	762.77
Plainville,	633,539	791.92	187	336.60	1,128.52
	$88,771,135	$110,963.92	12,184	$22,041.60	$133,005.52

GENERAL REVENUE — (CONTINUED).

TAXES FROM TOWNS, PAYABLE NOVEMBER 10, 1888.

NEW HAVEN AND NEW LONDON COUNTIES.

TOWNS.	Grand List of October, 1887.	Tax of 1¼ mills on the dollar.	MILITARY COMMUTATION.		Total.
			Number of persons.	Tax received.	
NEW HAVEN,...	$49,565,988	$61,957.49	7,807	$14,052.60	$76,010.09
Branford,.....	1,583,059	1,978.82	330	594.00	2,572.82
Bethany,.....	283,090	353.86	48	88.00	441.86
Cheshire,.....	1,086,171	1,357.71	165	297.00	1,654.71
Derby,.....	4,543,458	5,679.32	1,566	2,818.80	8,498.12
East Haven,....	614,253	767.82	52	96.00	863.82
Guilford,.....	1,395,790	1,744.74	199	358.20	2,102 94
Hamden,.....	1,690,805	2,113 51	335	603.00	2,716.51
Madison,.....	732,642	915.80	127	234.00	1,149.80
Meriden,.....	10,408,442	13,010.55	2,227	4,008.60	17,019.15
Middlebury,....	254,781	318.48	55	101.00	419.48
Milford,.....	1,162,430	1,453.04	323	582.00	2,035.04
Naugatuck,....	1,867,366	2,334.21	547	984.60	3,318.81
North Branford,	473,884	592.36	92	176.00	768.36
North Haven,..	737,438	921.80	184	338.00	1,259.80
Orange,.....	2,472,531	3,090.66	320	576.00	3,666.66
Oxford,.....	362.883	453.60	77	138 60	592.20
Prospect,.....	161,483	201.85	40	72.00	273.85
Seymour,.....	1,209,839	1,512.30	205	369.00	1,881.30
Southbury,.....	685,272	856.59	108	194.40	1,050.99
Wallingford, ...	2,611,670	3,264.59	517	930.60	4,195.19
Waterbury,.....	10,030,532	12,538.16	1,998	3,596.40	16,134.56
Woodbridge,....	399,957	499.95	84	152.00	651.95
Wolcott,.....	220,269	275.34	47	86.00	361.34
Beacon Falls,...	292,202	365.25	33	62.00	427.25
	$94,846,235	$118,557.80	17,486	$31,508.80	$150,066.60
NEW LONDON,..	$7,699,321	$9,624.15	956	$1,720.80	$11,344.95
Norwich,.....	13,186,569	16,483.21	1,457	2,622.60	19,105.81
Bozrah,.....	461,592	576.99	60	108.00	684.99
Colchester,.....	1,053,028	1,316.29	188	350.00	1,666.29
East Lyme,.....	663,002	828.75	126	226.80	1,055.55
Franklin,.....	298,100	372.62	36	64.80	437.42
Griswold, ...	1,346,915	1,683.64	242	436.00	2,119.64
Groton,.....	1,842,862	2,303.58	427	768.60	3,072.18
Lebanon,.....	975,484	1,219.36	192	345.60	1,564.96
Ledyard,.....	467,366	584.21	135	244.00	828.21
Lisbon,.....	220,919	276.15	50	90.00	366.15
Lyme,.....	273,296	341.62	99	178.20	519.82
Montville,.....	1,059,745	1,324 68	296	533.00	1,857.68
No. Stonington,	698,358	872.95	161	289.80	1,162.75
Old Lyme,.....	460,349	575.44	107	192.60	768.04
Preston,.....	878,062	1,097.58	266	478.80	1,576.38
Salem,.....	202,459	253.07	70	126.00	379.07
Sprague,.....	1,171,811	1,464.76	93	167.40	1,632.16
Stonington,.....	5,090,664	6,363.33	557	1,002.60	7,365.93
Waterford,.....	1,061,000	1,326.25	231	416.00	1,742.25
Voluntown,....	228,177	285.22	69	124.20	409.42
	$39,339,079	$49,173.85	5,818	$10,485.80	$59,659.65

GENERAL REVENUE — (Continued).

Taxes from Towns, Payable November 10, 1888.

FAIRFIELD AND WINDHAM COUNTIES.

Towns.	Grand List of October, 1887.	Tax of 1¼ mills on the dollar.	Military Commutation.		Total.
			Number of persons.	Tax received.	
Bridgeport,	$16,110,855	$20,138.57	4,554	$8,297.20	$28,435.77
Danbury,	6,828,423	8,535.53	1,118	2,013.00	10,548.53
Bethel,	1,019,922	1,274.90	299	539.00	1,813.90
Brookfield,	572,233	715 29	96	172 80	888.09
Darien,	1,617,779	2,022.22	168	302.40	2,324.62
Easton,	410,923	513.65	85	153.00	666.65
Fairfield,	2,058,457	2,573.07	282	507.60	3,080.67
Greenwich,	4,347,929	5,434.91	738	1,328.40	6,763.31
Huntington,	1,418,070	1,772 59	278	500.40	2,272.99
Monroe,	474,046	592.56	86	154.80	747.36
New Canaan,	1,242,044	1,552.56	187	338.00	1,890.56
New Fairfield,	382,245	477.81	49	88.20	566.01
Newtown,	1,606,754	2,008.44	262	471.60	2,480.04
Norwalk,	5,715,498	7,144.37	1,211	2,179.80	9,324 17
Redding,	576,177	720.22	98	176.40	896.62
Ridgefield,	1,274,476	1,593.10	182	328.00	1,921.10
Stamford,	8,317,015	10,396.27	1,169	2,104.20	12,500.47
Sherman,	352,916	441.15	72	130.00	571.15
Stratford,	1,621,562	2,026.95	284	511.20	2,538.15
Trumbull,	620,262	775.33	108	194.40	969.73
Weston,	368,958	461.20	72	130.00	591.20
Westport,	2,153,551	2,691.94	257	462.60	3,154.54
Wilton,	711,404	889.25	133	240.00	1,129.25
	$59,801,499	$74,751.88	11,788	$21,323.00	$96,074.88
Brooklyn,	$1,411,800	$1,764.75	166	$298.80	$2,063.55
Ashford,	265,144	331.43	90	162.00	493.43
Canterbury,	484,418	605.52	109	196.20	801.72
Chaplin,	202,844	253.56	50	94.00	347.56
Eastford,	198,482	248.10	53	96.00	344.10
Hampton,	324,737	405.92	67	121.00	526.92
Killingly,	2,170,629	2,713.29	492	885.60	3,598.89
Plainfield,	1,681,780	2,102.22	289	520.20	2,622.42
Pomfret,	798,037	997.55	102	183.60	1,181.15
Putnam,	2,029,156	2,536.45	297	534.60	3,071.05
Scotland,	265,393	331.74	42	84.00	415.74
Sterling,	275,187	343.98	94	169.20	513.18
Thompson,	1,691,291	2,114.11	298	542.00	2,656.11
Windham,	4,165,345	5,206.68	717	1,290.60	6,497.28
Woodstock,	906,120	1,132.65	179	328.00	1,460.65
	$16,870,363	$21,087.95	3,045	$5,505.80	$26,593.75

GENERAL REVENUE — (CONTINUED).

TAXES FROM TOWNS, PAYABLE NOVEMBER 10, 1888.

LITCHFIELD AND MIDDLESEX COUNTIES.

TOWNS.	Grand List of October, 1887.	Tax of 1¼ mills on the dollar.	MILITARY COMMUTATION.		Total.
			Number of persons.	Tax received.	
LITCHFIELD	$2,013,629	$2,517.04	349	$628.20	$3,145.24
Barkhamsted	406,828	508.54	83	149.40	657.94
Bethlehem	418,285	522.86	52	98.00	620.86
Bridgewater	393,052	491.31	67	120.60	611.91
Canaan	472,243	590.30	120	216.00	806.30
Colebrook	394,458	493.07	109	198.00	691.07
Cornwall	660,649	825 81	123	222.00	1,047.81
Goshen	682,409	853.01	96	174.00	1,027.01
Harwinton	441,732	552.17	79	144.00	696.17
Kent	478,733	598.42	118	212.40	810.82
Morris	351,567	439.46	64	115.20	554.66
New Hartford	1,042,057	1,302.57	251	452.00	1,754.57
New Milford	2,045,194	2,556 49	343	617.40	3,173.89
Norfolk	849,486	1,061.86	133	250.00	1,311.86
North Canaan	704,789	880.99	163	293.40	1,174.39
Plymouth	1,012,225	1,265.28	284	524.00	1,789.28
Roxbury	434,105	542.63	80	144.00	686.63
Salisbury	1,850,665	2,313.33	236	440.00	2,753.33
Sharon	1,328,812	1,661.01	213	383.40	2,044.41
Torrington	1,749,616	2,187.02	409	768.00	2,955.02
Warren	227,245	284.06	57	102.60	386.66
Washington	985,129	1,231.41	160	288.00	1,519.41
Watertown	1,450,400	1,813.00	185	334.00	2,147.00
Winchester	2,964,296	3,705.37	482	892.00	4,597.37
Woodbury	1,026,866	1,283.53	176	317.00	1,600.58
Thomaston	1,528,575	1,910.72	240	432.00	2,342.72
	$25,913,045	$32,391.31	4,672	$8,515.60	$40,906.91
MIDDLETOWN	$8,225,655	$10,282.07	994	$1,789.20	$12,071.27
Haddam	670,475	838.09	169	304.20	1,142.29
Chatham	624,904	781.13	203	366.00	1,147.13
Chester	461,115	576.39	124	224.00	800.39
Clinton	629,189	786.49	122	220.00	1,006.49
Cromwell	785,400	981.75	164	295.20	1,276.95
Durham	476,645	595.81	79	144.00	739.81
East Haddam	1,280,631	1,600.79	326	586.80	2,187.59
Essex	896,643	1,120.80	208	374 40	1,495.20
Killingworth	217,660	272.08	69	136.00	408.08
Old Saybrook	1,072,757	1,340.95	98	176.40	1,517.35
Portland	1,856,762	2,320.95	160	288.00	2,608.95
Saybrook	648,390	810.49	138	266.00	1,076.49
Westbrook	501,667	627.08	92	166.00	793.08
Middlefield	566,212	707.76	120	216.00	923.76
	$18,914,105	$23,642.63	3,066	$5,552.20	$29,194.83

GENERAL REVENUE — (Continued).

Taxes from Towns, Payable November 10, 1888.

TOLLAND COUNTY.

TOWNS.	Grand List of October, 1887.	Tax of 1¼ mills on the dollar.	Military Commutation.		Total.
			Number of persons.	Tax received.	
Tolland,	$343,532	$429.41	66	$118.80	$548.21
Andover,	198,369	247.96	46	83.00	330.96
Bolton,	179,680	224.60	36	64.80	289.40
Coventry,	616,839	771.05	171	307.80	1,078.85
Columbia,	262,466	328.08	70	126.00	454.08
Ellington,	739,793	924.74	100	180.00	1,104.74
Hebron,	452,958	566.20	95	171.00	737.20
Mansfield,	579,661	724.58	166	312.00	1,036.58
Somers,	600,945	751.18	155	286.00	1,037.18
Stafford,	1,231,989	1,539.99	371	667.80	2,207.79
Union,	135,504	169.38	63	114.00	283.38
Vernon,	2,768,828	3,461.03	759	1,366.20	4,827.23
Willington,	229,901	287.38	83	152.00	439.38
	$8,340,465	$10,425.58	2,181	$3,949.40	$14,374.98

RECAPITULATION.

COUNTIES.	Grand List of October, 1887.	Tax of 1¼ mills on the dollar.	Military Commutation.		Total.
			Number of persons.	Tax received.	
Hartford,	$88,771,135	$110,963.92	12,184	$22,041.60	$133,005.52
New Haven,	94,846,235	118,557.80	17,486	31,508.80	150,066.60
New London,	39,339,079	49,173.85	5,818	10,485.80	59,659.65
Fairfield,	59,801,499	74,751.88	11,788	21,323.00	96,074.88
Windham,	16,870,363	21,087.95	3,045	5,505.80	26,593.75
Litchfield,	25,913,045	32,391.31	4,672	8,515.60	40,906.91
Middlesex,	18,914,105	23,642.63	3,066	5,552.20	29,194.83
Tolland,	8,340,465	10,425.58	2,181	3,949.40	14,374.98
	$352,795,926	$440,994.92	60,240	$108,882.20	$549,877.12

TAX ON NON-RESIDENT STOCK.

Name of Corporation.	Location.	Number of shares of Stock.	Market Value of each share of Stock.	Tax of 1 per cent.
Ætna Life Insurance Company,..	Hartford,	1,456	$180.00	$2,620.80
Connecticut General Life Ins. Co.,	"	304	115.00	349.60
Hartford Life & Annuity Ins. Co.,	"	229	110.00	251.90
Phœnix Mutual Life Ins Co.,.....	"	231	125.00	288.75
The Travelers Insurance Co.,.....	"	1,286	250 00	3,215.00
Ætna Insurance Company,.....	"	13,162	220 00	28,956.40
Connecticut Fire Insurance Co.,..	"	2,035	100.00	2,035.00
Hartford Fire Insurance Co.,.....	"	5,767	255.00	14,705.85
H'f'd Steam Boiler Insp. & Ins. Co.,	"	2,353	90.00	2,117.70
Meriden Fire Insurance Co.,.....	Meriden,	162	55.00	89.10
National Fire Insurance Co.,.....	Hartford,	2,198	113.00	2,483.74
Orient Insurance Company,.....	"	2,126	65.00	1,381.90
Norwalk Fire Insurance Co.,.....	Norwalk,	71	25.00	17.75
Phœnix Insurance Company,....	Hartford,	6,869	155.00	10,646.95
Peoples Fire Insurance Company,.	Middletown,	140	100.00	140.00
Security Insurance Company,....	New Haven,	868	40.00	347.20
City Bank,.....	Hartford,	303	90.00	272.70
Saybrook Bank, of Essex,.....	Essex,	69	48.00	33.12
State Bank,.....	Hartford,	950	90.00	855.00
Conn. Trust & Safe Deposit Co.,..	"	130	130.00	169.00
Equitable Trust Company,.....	New London,	12,726	15.00	1,908.90
Hartford Trust Company,.....	Hartford,	300	110.00	330.00
Middlesex Banking Company,....	Middletown,	3,902	100.00	3,902.00
Security Company,.....	Hartford,	83	120.00	99.60
Thompsonville Trust Company,..	Thomps'nv'l,	199	25.00	49.75
The Union Trust Company,.....	New Haven,	110	80.00	88.00
The Union Bank,.....	New London,	373	90.00	335.70
Hartford Bridge Company,.....	Hartford,	95 1/3	170.00	162.06
Connecticut Indemnity Company,	Waterbury,	137	75.00	102.75
Peoples Industrial Insurance Co.,.	Norwich,	135	30.00	40.50
Security Insurance Company,....	New Haven,	98	40.00	39.20
				$78,035.92

TAX ON SAVINGS BANKS.

NAME OF BANK.	Deposits Taxable January 1, 1889.	January Tax, 1889. ⅛ of 1 per cent.	July Tax on deposits reported January 1, 1888.
Berlin Savings Bank,	$129,823.37	$162.28	$160.69
Bridgeport "	2,912,892.40	3,641.11	3,578.18
Bristol "	1,049,485.86	1,311.86	1,206.48
Brooklyn "	587,867.71	734.83	695.42
Canaan "	82,049.24	102.56	89.69
Chelsea " Norwich,	3,665,777.78	4,582.22	4,383.80
Chester "	103,654.00	129.56	115.58
Citizens " Stamford,	1,267,488.20	1,584.36	1,429.02
City " Bridgeport,	2,621,221.02	3,276.53	3,018.87
City " Meriden,	614,180.71	767.72	727.55
Colchester "	169,426.26	211.78	212.19
Collinsville Savings Society,	330,878.23	413.60	389.19
Connecticut Sav. Bank, New Haven,	4,036,081.89	5,045.10	4,822.40
Cromwell Dime Savings Bank,	47,714.26	59.64	63.42
Deep River Savings Bank,	720,978.01	901.22	852.38
Derby Savings Bank,	1,499,404.35	1,874.25	1,759.11
Dime " Hartford,	372,373.41	465.47	428.32
Dime " Norwich,	1,145,463.29	1,431.83	1,370.25
Dime " Thompson,	380,064.44	475.08	459.98
Dime " Wallingford,	176,059.79	220.08	195.63
Dime " Waterbury,	1,540,254.63	1,925.32	1,775.80
Dime " Willimantic,	536,739.12	670.92	707.21
Essex "	510,691.13	638.36	615.15
Fairfield Co. " Norwalk,	359,414.19	449.27	392.01
Falls Village "	426,726.74	533.41	534.15
Farm & Mch. " Middletown,	1,176,238.36	1,470.29	1,395.51
Farmington "	1,938,033.19	2,422.54	2,360.51
Freestone " Portland,	231,261.14	289.07	285.38
Greenwich "	119,211.03	149.01	159.31
Groton "	527,310.27	659.14	640.63
Guilford "	79,912.44	99.89	113.65
Jewett City "	544,710.26	680.89	677.16
Litchfield Savings Society,	730,540.06	913.17	910.26
Mariners Sav. Bank, New London,	1,502,950.10	1,878.69	1,681.32
Mechanics " Hartford,	1,687,728.47	2,109.66	1,978.85
Mechanics " Winsted,	613,631.32	767 04	714.12
Mch. & Farm. " Bridgeport,	703,111.87	878.89	787.42
Meriden "	1,889,522.07	2,361.90	2,202.63
Middletown "	4,728,437.00	5,910.55	5,805.56
Milford "	157,269.78	196.58	185.91
Moodus "	154,430.54	193.04	181.25
National " New Haven,	803,134.41	1,003.92	939.50
Naugatuck "	321,641.13	402.05	335.78
Amount forward,	$43,195,783.47	$53,994.68	$51,337.22

TAX ON SAVINGS BANKS — (CONTINUED).

NAME OF BANK.	Deposits Taxable January 1, 1889.	January Tax, 1889. ⅛ of 1 per cent.	July Tax on deposits reported January 1, 1888.
Amount brought forward,.....	$43,195,783.47	$53,994.68	$51,337.22
New Haven Savings Bank,.....	5,870,402.25	7,338.00	6,863.79
New Milford "	662,474.63	828.09	811.63
Newtown "	397,076.56	496.34	450.42
Norfolk "	111,170.87	138.96	123.61
Norwalk Savings Society, ...	1,778,774.04	2,223.47	2,146.91
Norwich "	8,040,623.08	10,050.78	9,940.90
Peoples Savings Bank, Bridgeport,.	1,889,475.23	2,361.85	2,186.10
Peoples " Rockville, ...	271,290.99	339.12	322.79
Putnam "	959,384.12	1,199.23	1,147.88
Ridgefield "	93,063.08	116.33	100.33
Salisbury Savings Society, Lakeville,	414,334.82	517.91	504.80
Savings Bank of Ansonia,.....	820,024.70	1,025.03	998.25
" " Danbury,.....	1,877,548.94	2,346.94	2,251.30
" " New Britain.....	1,722,280.00	2,152 85	2,019.05
" " New London,....	3,305,432.37	4,131.79	3,947.62
" " Rockville,.....	857,637.23	1,072.04	1,045.38
" " Stafford Springs,.	290,875.08	363.59	400.61
" " Tolland, ...	48,528.70	60.66	70.69
Society for Savings, Hartford,.....	10,810,897.23	13,513.62	12,930.77
Southington Sav. Bank, ...	594,244.90	742.81	635.18
Southport "	460,636.21	575.80	561.27
South Norwalk "	439,732.46	549.67	504.25
Suffield "	63,782 97	79.73	77 25
Stafford "	333,022.87	416.28	455.55
Stamford "	2,042,490.97	2,553.11	2,407.54
State " Hartford,.....	2,122,372.27	2,652.96	2,463.62
Stonington "	493,314.70	616.64	613.33
Thomaston "	262,465.81	328.08	330.67
Torrington "	346,611.95	433 27	393.85
Union " Danbury,.....	886,590.38	1,108.24	969.63
Waterbury "	2,507,384.89	3,134.23	3,030.76
Westport "	37,419.35	46.78	46.86
Willimantic Savings Institute, ...	508,733.24	635.92	955.49
Windham Co. Sav. Bk, Da'lsonville,	404,136.46	505.17	513.35
Windsor Locks "	45,800.62	57.25	39.17
Winsted "	994,580.80	1,243.23	1,212.20
Woodbury "	54,352.43	67.94	79.01
	$96,014,750.67	$120,018.39	$114,889.03

Amount of January tax, 1889,.....	$120,018.39
Amount of July tax, 1888,.....	114,889 03
Total Savings Banks taxes for the fiscal year ending June 30, 1889,	$234,907.42

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

Name of Company.	Location.	Assets.	Amount Taxed.	Tax ¾ of 1 per cent.
Conn. Mu. Stm. Boiler Insp. and Ins. Co.,	Waterbury,	$14,840.28	$1,182.78	$8.87
Danbury Mu. Fire Ins. Co.,	Danbury,	33,395.63	22,293.51	167.20
Farmington Valley Mu. Fire Ins. Co.,	Farmington,	22,853.67	8,396.78	62.97
Greenwich Mu. Fire Ins. Co.,	Greenwich,	21,044.99	6,563.34	49.23
Hartford Co. " "	Hartford,	411,821.87	376,821.87	2,826.16
Litchfield " "	Litchfield,	99,642.07	86,092.07	645.69
Harwinton " "	Harwinton,	12,020.86	203.62	1.53
Madison " "	Madison,	34,464.05	7,612.10	57.09
Middlesex Mu. Assur. Co.,	Middletown,	613,761.11	514,035.11	3,855.27
City of Norwich Mu. Assur. Co.,	Norwich,	12,444.06	11,642.99	87.33
New London Co. Mu. Fire Ins. Co.,	Norwich,	83,975.92	82,200.92	616.51
Rockville Mu. Fire Ins. Co.,	Rockville,	13,594.51	4,391.31	32.93
State " "	Hartford,	88,572.58	46,831.38	351.24
Tolland Co. " "	Tolland,	282,398.64	71,368.54	535.26
Windham Co. " "	Brooklyn,	329,747.19	61,893.69	464.20
		$2,074,577.43	$1,301,530.01	$9,761.48

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

Name of Company.	Location.	Assets.	Amount Taxed.	Tax ¼ of 1 per cent.
Ætna Life Ins. Co.,	Hartford,	$33,819,034.97	$25,470,529.29	$63,676.32
Connecticut Gen'l Life Ins. Co.,	Hartford,	1,756,115.33	1,012,513.64	2,531.28
Connecticut Mutual Life Ins. Co.,	Hartford,	56,341,460.67	54,761,974.22	136,904.93
Phœnix Mutual Life Ins. Co.,	Hartford,	10,373,597.30	9,473,909.92	23,684.77
		$102,290,208.27	$90,718,927.07	$226,797.30

TAX ON MUTUAL LIFE INSURANCE COMPANIES OF MASSACHUSETTS ON THE VALUE OF POLICIES ISSUED BY THEM AND HELD BY RESIDENTS OF CONNECTICUT.

Name of Company.	Location.	Value of Policies.	Tax ¼ of 1 per cent.
Berkshire Life Insurance Co.,	Pittsfield,	$50,606.00	$126 51
John Hancock Mutual Life Ins. Co.,	Boston,	90,269.00	225 67
Massachusetts Mutual Life Ins. Co.,	Springfield,	291,330.00	728 32
State Mutual Life Assurance Co.,	Worcester,	82,673.00	206.68
		$514,878.00	$1,287.18

TAX ON PREMIUMS OF INSURANCE COMPANIES OF OTHER STATES.

Name of Corporation.	Class of Premiums.	Rate of Tax.	Amount of Premiums.	Tax.
Mutual Benefit Life Ins. Co., Newark, N. J.,		2 p. c.	$33,664.86	$673.30
American Central Ins. Co., St. Louis, Mo.,		2 p. c.	2,066.30	41.32
Penn Mutual Life Ins. Co., Philadelphia, Pa.,		3 p. c.	33,749.90	1,012.50
Union Central Life Ins. Co., Cincinnati, O.,		2½ p. c.	3,193.34	79.83
Northwestern National Ins. Co., Milwaukee, Wis.,		2 p. c.	3,333.68	66.67
Milwaukee Mechanics Ins. Co., Milwaukee, Wis.,		2 p. c.	9,757.56	195.15
Mutual Benefit Life Ins. Co., Newark, N. J.,		2 p. c.	18,381.30	367.63
Vermont Life Ins. Co., Burlington, Vt.,		2 p. c.	603.30	12.07
The Imperial Life Ins. Co., Detroit, Mich.,		2 p. c.	348 19	6.96
The Concordia Fire Ins. Co., Milwaukee, Wis.,		2 p. c.	5,107.24	102.14
				$2,557.57

TAX ON RAILROADS.

	Name of Railroad.	Number of Shares.	Market Value of each Share.	Amount of Funded and Floating Debt.	Market Value of Funded and Floating Debt.
1	Birmingham & Ansonia H. R. R.,	1,000	.....	$40,000.00	$20,000.00
2	Bridgeport Horse Railroad,.....	1,400	$40.00	61,366.36	61,366.36
3	Bridgep'rt & W. Stratford H.R.R.,	1,460	15.00	.....	.....
4	Danbury & Bethel Horse R. R.,..	2,400	.....	32,100.00	32,100.00
5	Derby Horse Railroad,.....	1,960	.....	41,300.00	41,300.00
6	Fair Haven & Westville H R.R.,	12,000	25.00	.....	.....
7	Hartford & Wethersfield H. R. R.,	2,000	110.00	87,785.07	87,785.07
8	Meriden Horse Railroad,.....	500	.....	60,000.00	60,000.00
9	Middletown Horse Railroad,.....	920	7.50	9,269.79	9,269.79
10	New Britain Tramway,.....	1,200	.....	35,000.00	8,750.00
11	New Haven & Centerville H.R.R.,	.....	.....	40,000.00	40,000.00
12	New Haven & W. Haven H. R. R.,	2,380	15.00	49,000.00	49,000.00
13	Norwalk Horse Railway, ...	2,000	25.00	750.00	750.00
14	Norwich Street Railway,.....	200	125.00	6,567.06	6,567.06
15	Stamford Horse Railroad,.....	600	1.00	64,085.44	18,180.00
16	State Street H. R. R., New Haven,	1,846	12.00	36,958.50	36,958.50
17	Westport & Saugatuck H. R. R.,..	150	110.00	.....	.....
18	Waterbury H. R. R., return 1887,	2,000	25.00	51,332.65	50,000.00
19	Waterbury H. R. R., return 1888,	2,000	25.00	52,817.52	50,000.00
20	Boston & New York Air Com.,	8,368	.....	.....	.....
	Line Railroad,... .... Pf'd,	29,980	98.00	500,000.00	500,000.00
21	Colchester Railroad,.....	250	.....	25,000.00	25,000.00
22	Danbury & Norwalk Railroad,....	12,000	50.00	650,000.00	650,000.00
23	Hartford & Conn. Valley R. R.,..	7,992	90.00	800.00	800.00
24	Hartford & Conn. Western R. R.,	26,273	17.00	608,000.00	608,000.00
25	Com.,	7,825	.....	.....	.....
	Housatonic Railroad,..... Pf'd,	23,633	28.00	2,880,000.00	2,880,000.00
	Old pf'd,	46	156.00	.....	.....
26	Mer., Waterbury & Ct. Riv. R.R.,	5,000	15.00	823,297.77	823,297.77
27	Naugatuck Railroad,.....	20,000	210.00	150,000.00	150,000.00
28	New Haven & Derby Railroad,...	4,470	18.00	525,000.00	525,000.00
29	New Haven & Northampton R.R.,	24,600	50.00	3,900,000.00	3,900,000.00
30	New London Northern Railroad,.	15,000	120.00	1,634,500.00	1,634,500.00
31	N. Y. & N. England R. R., Com..	197,340	22.50	.....	.....
	N. Y. & N. England R. R., Pf'd,	22,000	115.00	15,076,081.10	14,926,381.10
32	N. Y., N. H. & Hartford R. R.,..	155,000	210.00	3,300,000.00	3,300,000.00
33	N. Y., Prov. & Boston R. R.,....	30,000	200.00	2,280,199.00	2,280,199.00
34	Norwich & Worcester Railroad,..	25,978	165.00	715,679.68	715,679.68
35	Rockville Railroad,.....Com.,	687½	1.00	.....	.....
	Rockville Railroad,..... Pf'd,	400	100.00	16,900.00	16,900.00
36	Shepaug, Litchfield & Nor. R. R.,	11,835	5.00	10,000.00	10,000.00
37	Shore Line Railway,.....	10,000	150.00	200,000.00	200,000.00
38	South Manchester Railroad,.....	400	30.00	26,661.00	26,661.00
39	Stamford & New Canaan R. R.,..	998 77/100	75.00	.....	.....
40	Watertown & Waterbury R. R.,..	2,364	.....	19,000.00	3,800.00

TAX ON RAILROADS.

Market Value of Mortgage Bonds convertible into Stock.	Expense of construction and equipment of Leased Roads out of Connecticut.	Amount of Company's own obligations in its Sinking Fund.	Taxes paid in Connecticut on Real Estate not used for Railroad Purposes.	Whole Length of Road.	Number of Miles of Road out of Connecticut.	Tax of One per cent.	
						$200.00	1
				6.50		1,173.66	2
				3.00		219.00	3
				4.50		321.00	4
				4.00		413.00	5
				6.50		3,000.00	6
			$419.46			2,658.39	7
			9.50	5.00		590.50	8
						161.70	9
				4.25		87.50	10
				2.40		400.00	11
			309.50			537.50	12
				1.75		507.50	13
				8.50		315.67	14
				5.00		187.80	15
				4.00		591.10	16
				1.75		165.00	17
				5.50		1,000.00	18
				5.50		1,000.00	19
$1,960.00			54.00	51.50		34,346.00	20
				3.59		250.00	21
			487.55	27.00		12,012.45	22
720 00			23.25	46.20		7,184.75	23
15,759.00			206.97	108.30	41.60	6,385.43	24
	$579,212.86		308.43	79.82		29,388.44	25
			47.80	28.91		8,935.18	26
			251.69	56.55		43,248.31	27
			191.70	13.00		5,862.90	28
	386,208.48	$67,000.00	542.55	127.35	60.96	22,173.44	29
	200,000.00		475.24	121.00	65.00	14,494.35	30
59,850.00			1,808.68	360.14	160.60	119,843.35	31
	1,515,032.00		6,625.91	141.42	19.92	281,812.00	32
			491.10	80.67	63.67	16,958.18	33
			83.75	66.16	18.24	36,146.33	34
				4.80		575.88	35
825.00				32.28		700.00	36
				50.00		17,000.00	37
				2.25		386.61	38
				8.⅓		749.08	39
				4.60		38.00	40
						$672,020.00	
Less Birmingham & Ansonia Horse Railroad tax unpaid,						200.00	
Amt. of Railroad Taxes for year ending June 30, 1889, collected,						$671,820.00	

AVAILS OF COURTS FROM CLERKS.

County.	Name of Clerk.	Court.	Amount.	Total.
New London,	John C. Averill,.....	Common Pleas,..	$48.04	
New Haven,..	Jonathan Ingersoll,....	Common Pleas,..	39.24	
Hartford,....	Charles E. Fellowes,...	Common Pleas,..	199.76	$287.04

FINES, FORFEITURES, ETC., FROM STATE'S ATTORNEYS.

County.	Name of Attorney.	Amount.	
New London,	John M. Thayer,.....	$2,446.63	
Hartford,....	Arthur F. Eggleston,.....	2,477.00	
Middlesex, ...	William T. Elmer,.....	623.08	
New Haven,..	Tilton E. Doolittle,.....	831.78	
New Haven,..	Geo. E. Terry, Assistant Attorney,.....	1,172.82	
Litchfield,....	James Huntington,.....	1,530.10	
Fairfield, ...	Samuel Fessenden,.....	3,521.72	
Tolland,.....	B. H. Bill,.....	939.55	
New Haven,..	Geo. M. Gunn, Prosecuting Attorney, ...	4,018.05	$17,560.73
			$17,847.77

TAX ON STOCKS ERRONEOUSLY RETURNED TO TOWN ASSESSORS.

NAME OF CORPORATION.	Location.	Returned to Town Assessors of	Number of shares of Stock.	Market Value of each share of Stock.	Tax of 1 per cent.
Southington National Bank,	Southington,	Plymouth,	3	$100.00	$3.00
Ætna Insurance Company,.	Hartford,	Enfield,	13	220.00	28.60
Farmers & Mechanics National Bank,.....	"	Plymouth,	12	97.67	11.72
Citizens National Bank,....	Waterbury,	"	5	115.00	5.75
New Britain National Bank,	New Britain,	"	5	110.00	5.50
Orient Insurance Company,	Hartford,	Enfield,	50	65.00	32.50
					$87.07

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
N. Sleeman, by Prov. Wash. Ins. Co.,	Birmingham,	$5.76
T. L. I. Bulluss, by Prov. Wash. Ins. Co.,	"	1.73
Chas. A. Northend,	New Britain,	11.96
Bacon & Guy,	Middletown,	172.52
S. Hart Culver,	Seymour,	15.14
J. C. Hart,	Hartford,	189.56
Marsh, Merwin & Lemmon,	Bridgeport,	432.61
N. J. Phelan,	"	1.20
E. A. Callahan, by Reading Ins. Co.,	New Haven,	4.82
C. B. Bowers,	"	210.72
P. S. Bristol,	Milford,	3.01
Betts & Bailey,	Norwalk,	2.64
L. A. Dickinson,	Hartford,	117.28
N. Tarrant,	Norwich,	43.97
A. W. Converse,	Windsor Locks,	5.02
Smith & Root,	Waterbury,	777.63
L. S. Platt,	Naugatuck,	24.71
H. Volkman & Son,	Torrington,	.80
A. E. Blakeslee,	Thomaston,	.43
E. N. Hubbard,	Middletown,	63.96
J. E. Sweeney,	Naugatuck,	7.02
M. E. Mead,	Darien,	8.39
A. F. Clark,	Sandy Hook,	17.87
J. L. Walden,	Willimantic,	68.99
F. A. Bristol,	Cheshire,	1.81
B. R. Allen,	Hartford,	87.62
L. A. Camp,	Seymour,	4.24
Elbert White,	Stamford,	10.88
S. C. Osborne,	Bridgeport,	4.87
Hall & Simons,	Wallingford,	20.46
A. S. Northrop,	New Canaan,	9.49
W. J. Schlegel,	Waterbury,	4.71
O. W. Merrill,	Winsted,	1.81
Soule & Staub,	New Milford,	20.82
Albert Morton,	New Britain,	45.36
N. J. Welton,	Waterbury,	123.48
H. A. Baker,	Montville,	8.51
M. S. Greene,	Westerly, R. I.,	9.83
W. G. Lineburg & Son,	Bridgeport,	46.14
N. J. Welton,	Waterbury,	5.00
Fuller & Hoyt,	New Milford,	.73
Chester Tilden,	Willimantic,	9.46
M. Becker & Son,	South Norwalk,	6.55
Alfred Spencer, Jr.,	Suffield,	13.68
W. H. Fuller,	"	9.09
J. F. Williams & Son,	Norwich,	159.55
Francis Bissell,	Litchfield,	8.35
Amount carried forward,		$2,800.18

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
Amount brought forward,		$2,800.18
Wilbur H. Squire & Co.,	Meriden,	194.34
Wilbur H. Squire,	"	55.95
A. F. Abbott & Son,	Waterbury,	32.66
J. E. Russell,	Greenwich,	1.26
Chas. Cameron,	"	14.98
Silas Chapman, Jr.,	Hartford,	717.52
F. A. Granniss,	Waterbury,	10.62
T. D. Sheffield,	Pawcatuck,	3.66
W. C. Atwater,	Birmingham,	828.66
E. A. Stedman,	Hartford,	13.97
Preston & Lester,	Central Village,	16.40
J. N. Stickney,	Rockville,	68.59
A. I. Royce,	Norwich,	144.53
J. T. Sloan,	New Haven,	42.89
Morrell & L'Homedieu,	South Norwalk,	2.31
J. Tomlinson,	Shelton,	.52
J. L. Lindley,	Ansonia,	126.23
A. T. & M. Roraback,	Canaan,	18.17
David Brainerd,	Thompsonville,	17.12
Lawrence & Grannis,	Waterbury,	12.09
S. H. Knapp & Co.,	Danbury,	2.64
S. H. Knapp & Co., per T. Jones,	"	2.64
Timothy Jones,	"	61.69
DeForest & Pavey,	Birmingham,	4.75
L. Bissell & Co.,	Rockville,	42.69
J. C. Flynn,	Naugatuck,	3.07
C. E. Andrews,	Manchester,	.44
J. F. Noble,	Bridgeport,	36.08
W. C. Mead,	"	56.87
J. G. & J. C. North,	New Haven,	541.79
H. H. Woodman,	Bethel,	4.58
H. Bradley,	Seymour,	2.24
H. H. Perry,	Southport,	7.57
I. W. Brooks,	Torrington,	91.18
P. C. Ralli,	New York, N.Y.,	12.34
Sperry & Kimberly,	New Haven,	420.99
Horace Purdy & Son,	Danbury,	65.90
N. T. Bulkley,	"	152.35
W. E. Baker,	Hartford,	497.70
Ralph Gillett,	"	298.17
E. D. Hall,	Meriden,	60.60
Franklin Smith,	Hazardville,	60.92
Daniel Sanford,	Redding Ridge,	.09
M. L. Dunn,	Stamford,	2.30
N. V. Fagan,	Middletown,	4.49
S. C. Gillette,	Colchester,	13.49
Amount carried forward,		$7,570.22

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
Amount brought forward,		$7,570.22
Wm. Lockwood,	Norwalk,	17.01
James Staples & Co.,	Bridgeport,	752.49
W. W. Andross,	Rockville,	64.35
Fuller & Story,	Norwich,	271.03
C. C. Kimball & Co.,	Hartford,	816.68
W. H. Warner,	Woodbridge,	.52
A. A. Baker,	Colchester,	20.85
L. H. Lyon,	Bridgeport,	16.68
S. A. Hurd,	Birmingham,	25.79
S. C. Gillette,	Colchester,	6.21
V. F. McNeil & Co.,	New Haven,	34.70
C. A. Todd,	New Milford,	92.47
C. F. Harwood,	Stafford Springs,	83.87
T. F. Dougherty, by Reading Ins. Co.,	Waterbury,	7.19
J. H. Hayden & Son,	Windsor Locks,	6.45
John Hemmingway,	Southington,	86.13
Geo. H. Stoughton,	Thomaston,	19.06
Smith & McNeil,	New Britain,	13.01
G. W. Dickinson,	Essex,	9.27
Jerome S. Anderson,	Stonington,	11 23
F. B. Hoadley,	Waterbury,	13.44
Haines & Jackson,	Middletown,	94.66
F. H. Hoyt,	Stamford,	98.97
W. H. Smith,	Plainville,	27.77
S. G. Beecher & Son,	New Milford,	26.25
B. A. Russell,	Greenwich,	57.51
Griswold & Pierre,	Winsted,	157.96
A. J. Bowen,	Willimantic,	27.44
H. S. Wheelock,	Hartford,	7.85
Joseph Fuller,	Suffield,	1.89
H. K. Scott,	Ridgefield,	.50
D. H. Clark,	Stamford,	68.90
Geo. B. Fisher,	Hartford,	296.80
W. N. White,	Stamford,	54.49
F. H. Hoyt,	"	.50
C. H. Bronson,	Waterbury,	103.25
Goodsell, McNeil & Co.,	Bridgeport,	284.15
R. B. Craufurd,	Norwalk,	10.94
Josiah Raymond,	Westport,	47.66
S. F. Loomer & Co.,	Willimantic,	114.92
S. W. Crofut,	Danielsonville,	92.08
Osborn & Price,	Hartford,	29.24
John H. Sage,	Portland,	29.83
Alvarado Howard,	Stafford Springs,	38.87
Cannon & Burton,	New Haven,	573.58
H. M. Robinson,	Danbury,	.93
Amount carried forward,		$12,185.59

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
Amount brought forward,		$12,185.59
John Dayton,	Greenwich,	17.12
G. D. Coit,	Norwich,	47.33
J. W. Thompson,	Stratford,	11 47
P. R. Strong,	Colchester,	6.65
J. G. Jones,	Waterbury,	122.49
Sperry & Kimberly,	New Haven,	12.00
T. E. Packer & Co.,	Mystic Bridge,	117.95
H. S. Nichols,	Newtown,	3.36
G. P. Edwards,	Collinsville,	24 73
Thomas S. Brown,	East Hampton,	11.88
O. F. Perry,	Collinsville,	11.22
H. C. Warren,	New Haven,	241.44
J. M. Layton,	South Norwalk,	257.98
Otto Jacoby,	Ansonia,	6.18
A. E. Hull,	"	8 43
H. C. Weaver, by Union Ins. Co.,	New London,	3.88
Geo. L. Beardsley,	Birmingham,	31.77
C. G. Johnson & Co.,	Meriden,	64.14
A. E. Fuller,	Danbury,	2.88
Asa Perkins,	Groton,	.70
E. Bartlett,	Ansonia,	126.32
G. A. Jost,	New Britain,	7.26
D. D. Butler,	Middletown,	119.07
N. A. McNeil & Co.,	Lime Rock,	55.00
H. N. Trumbull,	Stonington,	19.62
Geo. E. Judd,	Waterbury,	107.08
C. S. Braddock,	New London,	17.95
E. H. Johnson,	Putnam,	5.59
A. Laubscher & Son,	Rockville,	9.46
Treadway & Stevens,	Bristol,	58.16
S. K. Montgomery,	"	.70
John Davenport,	Putnam,	.54
D. D. Butler, for J. C. Broatch,	Middletown,	4.97
Bartram & Prindle,	Bridgeport,	97.52
H. Purdy & Son, for C. Rider,	Danbury,	7.49
C. Quien, for C. Rider,	"	4.19
Christian Quien,	"	24.73
A. L. Thayer,	Collinsville,	61.95
G. B. Lawrence,	Waterbury,	60.23
J. B. Reed, Jr.,	Stamford,	13.34
Treadwell & Ryder,	Danbury,	148.33
Theodore Hoyt,	"	408.80
American Ins. Co., for C. S. Braddock,	New London,	3.87
M. L. Peck,	Bristol,	271.49
Harry Bell,	Stamford,	339.46
S. B. Terry,	Waterbury,	.61
Amount carried forward,		$15,162.92

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
Amount brought forward,		$15,162.92
John Tweedy,	Danbury,	17.60
J. L. Lathrop & Son,	Norwich,	14.30
C. B. Bishop,	Litchfield,	31.89
Wm. M. Hall,	Wallingford,	49.00
A. L. Stevens,	Meriden,	93.91
A. B. Fairchild,	Bridgeport,	140.01
L. S. Catlin,	"	253.20
H. E. Vail,	Wallingford,	2.59
Coolidge & Lockwood,	Norwalk,	86.08
John H. Hull,	Westport,	39.85
D. W. Chase,	Middletown,	5.07
W. A. Cone,	East Haddam,	50.45
Chas. Wilson & Co.,	New Haven,	1,026.86
George Lloyd,	Danielsonville,	29.45
Benjamin Page,	Meriden,	129.96
C. V. Mason,	Bristol,	118.09
H. G. Bestor,	Hartford,	19.08
J. C. Bradley,	New Haven,	70.03
S. Y. St. John,	New Canaan,	14.00
W. A. Roraback,	Torrington,	2.56
H. W. Huke,	Torrington,	1.43
H. W. Conklin,	Hartford,	67.35
O. B. Grant,	Stonington,	7.73
C. A. Eaton,	Kent,	1.64
C. F. Starr,	New London,	77.92
T. F. Collier,	"	12.01
E. V. Daboll,	"	43.83
F. A. Taff,	Stamford,	54.01
G. D. Packer,	Mystic River,	32.65
D. T. Hubbell,	Bethel,	16.80
A. B. Adams & Co.,	Willimantic,	45.07
E. B. Dillingham,	Hartford,	35.22
E. M. Taintor,	Middletown,	28.53
Hitchcock & Taft,	Unionville,	57.71
Zalmon Goodsell,	Bridgeport,	129.30
P. J. Markley,	New Britain,	17.00
A. G. Bill,	Danielsonville,	29.70
J. C. Broatch,	Middletown,	21.56
G. J. Faulhaber,	New Haven,	110.41
Butler & Hatch,	New Britain,	340.58
J. C. Learned & Sons,	New London,	315.24
G. M. Carrington,	West Winsted,	48.80
S. P. Williams,	Waterbury,	55.39
F. E. Camp,	Middletown,	21.77
C. K. Hunt,	West Winsted,	91.78
J. W. Pond,	New Haven,	38.40
Amount carried forward,		$19,058.73

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
Amount brought forward,		$19,058.73
H. C. Weaver,	New London,	50.31
C. R. Coan,	New Haven,	32.85
Weld & Son,	"	29.27
John McWeeney,	Meriden,	32.06
Daniel Hanrahan,	Stamford,	32.30
L. H. Fuller,	Putnam,	59.86
George Palmer,	Branford,	4.26
J. & F. E. Ely,	Thompsonville,	32.70
C. H. Cheesebro,	Putnam,	84.99
B. P. Learned,	Norwich,	130.63
C. N. Andrew,	Willimantic,	37.80
S. N. Codding,	Collinsville,	10.88
R. Gorman,	Putnam,	10.27
M. Bennett, Jr.,	Hartford,	1.59
J. W. Marvin,	Deep River,	92.90
W. Terrell,	Ansonia,	11.18
G. Morse,	New Haven,	202.25
Walker & Parsons,	New Britain,	82.41
E. B. Cowles,	Meriden,	277.87
Higby & DeForest,	Bridgeport,	507.58
Bigelow & Stevens,	Danbury,	246.52
H. H. Scribner,	Bridgeport,	130.09
M. M. Peters,	New London,	18.42
C. I. Allen,	Bethel,	78.03
C. S. Thompson,	New Haven,	379.94
E. W. Fairchild,	Bridgeport,	.08
Cowles & Eldridge,	Norfolk,	6.49
L. S. Fuller,	Tolland,	1.74
John F. Parker,	Norwich,	129.28
Oscar Tourtelotte,	No. Grosven'rdale	1.25
A. G. Butler,	New Britain,	38.20
Silas Chapman,	Hartford,	343.29
D. N. Benton,	Guilford,	.93
H. P. Topliff,	South Coventry,	5.20
H. A. Hubbard,	Stamford,	41.62
Home Ins. Co., for D. T. Hubbell,	Bethel,	9.43
W. J. Breckenridge,	Middletown,	1.14
H. G. Fowler,	New Britain,	8.05
C. A. Ambler,	Wilton,	1.30
G. B. Smith,	Westport,	.20
O. E. Wilson,	Norwalk,	201.45
E. E. Isbell,	Branford,	15.23
C. H. Holt,	Rockville,	2.52
A. E. Dudley & Son,	New Haven,	177.86
L. W. Finney,	Stamford,	1.20
W. N. Simons,	Meriden,	4.79
Amount carried forward,		$22,626.94

TAXES FROM AGENTS OF INSURANCE COMPANIES OF OTHER STATES.

AGENTS.	Location.	Amount of Tax.
Amount brought forward,		$22,626.94
G. W. Randall,	Rockville,	12.08
Edson Thomas,	Thomaston,	14.19
Taylor & Golden,	South Norwalk,	116.82
Hinman & Morse,	New Haven,	6.14
S. A. Hurd,	Birmingham,	.66
F. L. Curtiss,	Sandy Hook,	.13
G. & N. A. Cowles, by Westchester Fire Ins. Co.,	New Britain,	7.48
James Staples & Co.,	Bridgeport,	2.40
Taylor & Golden,	South Norwalk,	8.63
W. B. Brotherton, by Lion Ins. Co.,	Milford,	1.73
Roxana Buell,	Clinton,	2.92
W. E. Disbrow,	Bridgeport,	4.35
J. D. Humphrey,	New Britain,	107.50
W. J. Morse,	Wallingford,	3.16
E. H. Johnson,	Putnam,	.90
Cowles & Merrill,	Norwalk,	326.19
M. W. Lawton,	Middletown,	1.51
Webster & Moore,	Hartford,	426.77
Webster & Moore, for W. E. Frazier,	"	6.67
T. & G. P. Edgar,	New London,	157.11
Hinman & Morse,	New Haven,	32.80
J. H. Hill,	New London,	115.46
Geo. L. Beardsley,	Birmingham,	3.65
J. C. Roach,	Wallingford,	4.55
G. W. Goodsell,	Bridgeport,	120.46
Charles Griswold,	Guilford,	2.75
J. L. Lathrop & Son,	Norwich,	1.85
T. C. Brooks,	Unionville,	3.09
Phœnix Assurance Co., for J. Mulville,	Greenwich,	9.23
J. E. Leonard,	Jewett City,	7.89
W. B. Brotherton,	Milford,	18.02
F. H. Hoyt,	Stamford,	23.01
E. T. Spooner,	Warehouse Point,	24.19
D. K. Murphy,	Meriden,	46.35
G. W. Goodsell, for H. L. Blackman,	Bridgeport,	42.74
W. J. Breckenridge,	Middletown,	4.18
Theodore Hoyt,	Danbury,	29.18
F. A. Jewell,	New Hartford,	13.48
T. S. Birdsey,	Birmingham,	63.71
O. S. Brown,	Stamford,	18.94
J. W. Chandler,	Stafford Springs,	5.93
S. H. Bentley,	Mystic River,	32.57
J. J. Merwin & Son,	Poquonock,	5.40
L. S. Begent, by Scull & Bradley,	Stamford,	6.47
L. H. Phillips,	New London,	2.10
Total,		$24,472.28

CORPORATE FRANCHISE TAX.

Name of Corporation.	Fees Paid on Account of	Amount of Tax.
Federal Improvement Co.,	Application for Charter,..	$100.00
The Central Union Co.,	Application for Charter,..	100.00
The Commonwealth Refining Co.,	Application for Charter,..	100.00
The Commonwealth Refining Co.,	Original Capital,	2,000.00
The American Improvement and Construction Co.,	Application for Charter,..	100.00
		$2,400.00

MISCELLANEOUS RECEIPTS.

From Whom Received—Remarks.	Amount.
Thomas Clark, Comptroller, for Statutes sold,	$900.00
John B. Wright, Comptroller, for Statutes sold,	400.00
Daniel E. McMahon, administrator of the estate of Margaret Holleran, late of Derby, deceased, the amount of said estate for which the person entitled thereto is unknown, and cannot be found,	167.50
Thomas Clark, Comptroller, rebate of premiums from Connecticut Mutual Steam Boiler Inspection and Insurance Co.,	16.00
Thomas Clark, Comptroller, for carpets sold,	18.00
William Dibble, Superintendent, for carpets sold,	29.00
Charles Olmstead, Quartermaster-General, returned balance of amount drawn on appropriation for the Ohio Centennial,	635.14
W. S. Bronson, Chairman State Prison Committee, amount returned from appropriation for land damages,	3.71
T. K. Fessenden, Farmington, money returned to the State by an unknown person as rightfully due it,	20.00
Casper Lower and Samuel H. Morrell, for one year's rent of Vincent Island,	5.00
	$2,194.35

TAX ON EXPRESS COMPANIES.

Name of Express Company.	Location.	Receipts.	Tax of 2 per ct.
Adams Express Co. (including New Express Co.),	Bridgeport,	$489,347.63	$9,786.95
New York & Boston Despatch Express Co.,	Boston,	4,328.67	86.57
International Express,	Birmingh'm,	1,263.82	25.28
		$494,940.12	$9,898.80

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

Name of Company.	Location.	Receipts.	Tax of 2 per ct.
Commercial Cable Co.,	New York,	$374.72	$7.49
Postal Telegraph Cable Co., including Bankers & Merchants, United Lines, and Conn. River Telegraph Co.'s	New York,	3,030.44	60.61
Southern New England Telephone Co.,	New Haven,	196,630.38	3,932.60
Western Union Telegraph Co.,	New York,	35,757.10	715.14
Western Union Telegraph Co.,	New York,	.....	2,674.34
			$7,390.18

TAX ON ROLLING STOCK COMPANIES.

Name of Company.	Location.	Receipts.	Tax of 2 per ct.
Consolidated Rolling Stock Co.,	Bridgeport,	$12,226.42	$244.52

SUNDRY TAXES AND RECEIPTS.

Received from Gov. Morgan G. Bulkeley, national aid to State Homes for disabled Volunteer Soldiers and Sailors of the United States,	$10,118.60
Received from the Commissioners of Pharmacy on account of license issued by them during the fiscal year ending June 30, 1889,	1,282.00
Received from the Commissioners of Shell Fisheries during the fiscal year ending June 30, 1889,	8,578.41
Received from the State Banks, Savings Banks, and Trust Companies the amount of the Comptroller's assessment for the salaries of the Bank Commissioners,	5,100.00
Received from Railroad Companies the amount of the Comptroller's assessment for the salaries and office expenses of the Board of Railroad Commissioners,	11,580.85
Received from O. R. Fyler, Insurance Commissioner, during the fiscal year ending June 30, 1889,	19,904.24
Received from Geo. P. McLean, Executive Secretary, on account of fees for Notaries' Commissions,	66.00
Received from L. M. Hubbard, Secretary, during the fiscal year ending June 30, 1889,	522.91
Received from R. Jay Walsh, Secretary, during the fiscal year ending June 30, 1889,	909.55
Received from The Greenwich Trust, Loan, and Deposit Co.,	500.00
Received from the Mortgage Investment Co., Hartford,	110.70

INTEREST STATEMENT.

Received Interest on Bank balances during the year,	$25,641.94

PAYMENTS.

Interest on Agricultural College Fund in the Treasury,	$276.93	
Interest on Town Deposit Fund in the Treasury,	519.85	
Interest on Principal of School Fund in the Treasury,	1,124.36	
Interest on Revenue of the School Fund in the Treasury,	2,122.69	4,043.83
Credit balance,		$21,598.11

STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

CIVIL LIST.

Dr.	
To Payments:	
Civil List Orders,	$1,131,670.36
Registered Orders,	379,795.25
Interest on State Bonds,	122,749.00
State Bonds redeemed,	500,400.00
Interest accrued on Bonds redeemed,	6,562.50
Interest on Agricultural College Fund,	276.93
Interest on Town Deposit Fund,	519.85
Interest on Principal of the School Fund,	1,124.36
Interest on Revenue of the School Fund,	2,122.69
	$2,145,220.94
Balance to July 1, 1889,	530,372.25
	$2,675,593.19

SCHOOL FUND.

Dr.	
To Revenue Loan outstanding July 1, 1888,	$1,293.20
To paid Commissioner's Orders from the Principal,	171,063.20
To paid Commissioner's Orders from the Revenue,	10,873.29
To paid Comptroller's Orders from the Revenue,	117,932.25
To balance of Principal to July 1, 1889,	53,678.19
To balance of Interest to July 1, 1889,	43,383.81
	$398,223.94

STATEMENT OF ACCOUNTS.

CIVIL LIST.	Cr.
By Receipts:	
Balance in the Treasury, July 1, 1888,	$751,699.03
Commissioners of Pharmacy,	1,282.00
Commissioners of Shell Fisheries,	8,578.41
Bank Commissioners' Salaries, etc.,	5,100.00
Board of R. R. Commissioners' Salaries and Office Expenses,	11,580.85
Receipts from Insurance Commissioner,	19,904.24
National Aid to State Homes for Soldiers and Sailors,	10,118.60
State Tax from Towns,	440,994.92
Military Commutation Tax,	108,882.20
Miscellaneous Receipts,	2,194.35
Avails of Courts and Forfeited Bonds,	17,847.77
Fees from Executive Secretary,	66.00
Fees from State Secretary,	1,432.46
Tax from Telegraph and Telephone Companies,	7,390.18
Tax on Savings Banks,	234,907.42
Tax on Mutual Insurance Companies of Massachusetts on value of policies held by residents of Connecticut,	1,287.18
Tax on Non Resident Stock,	78,035.92
Tax on Mutual Insurance Companies,	236,558.78
Tax on Stocks erroneously returned to Town Assessors,	87.07
Tax on Agents of Insurance Companies of other States,	24,472.28
Tax on Premiums of Insurance Companies of other States,	2,557.57
Tax on Express Companies,	9,898.80
Tax on Rolling Stock Companies,	244.52
Tax on Investment Companies,	110.70
Tax on Greenwich Loan and Trust Company,	500.00
Tax on Railroads,	671,820.00
Corporate Franchise Tax,	2,400.00
Interest Account,	25,641.94
	$2,675,593.19

SCHOOL FUND.	Cr.
By balance of Revenue Loan,	$1,293.20
By balance of Principal, July 1, 1888,	21,428.17
By Principal Collected,	203,313.22
By balance of Interest, July 1, 1888,	49,042.58
By Collection of Interest,	123,146.77
	$398,223.94
1889, July 1. By balance of Principal,	$53,678.19
1889, July 1. By balance of Interest,	43,383.81

STATEMENT OF ACCOUNTS.

Dr. PRINCIPAL OF THE TOWN DEPOSIT FUND.

Dr. INTEREST OF THE TOWN DEPOSIT FUND.

1889, June 30.	To Interest paid to Towns during the year, . .	$519.85

Dr DEPOSIT BY THE HOUSATONIC RAILROAD COMPANY.

1888, July 5.	To paid Comptroller's assessment for services of Board of Railroad Commissioners, . . .	$106.34

Dr. DEPOSIT BY THE NEW HAVEN & DERBY RAILROAD COMPANY.

1888, July 5.	To paid Comptroller's assessment for services of the Board of Railroad Commissioners, . . .	$29.26

Dr. PRINCIPAL OF AGRICULTURAL COLLEGE FUND.

1889, June 29.	To paid orders for loans during the year, . .	$10,500.00
1889, June 29.	To balance forward, ...	2,700.00
		$13,200.00

Dr. INTEREST OF AGRICULTURAL COLLEGE FUND.

1889, June 29.	To interest paid during the year, ...	$5,825.41

Dr. UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.

Dr. DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.

Dr. DEPOSIT BY RECEIVERS OF WOODBURY BANK.

STATEMENT OF ACCOUNTS.

Principal of the Town Deposit Fund.		Cr.
1889, July 1.	By balance,	$17,328.48

Interest of the Town Deposit Fund.		Cr.
1889, June 30.	By Interest received during the year,	$519.85

Deposit by the Housatonic Railroad Company.		Cr.
1888, July 1.	By balance,	$106.34

Deposit by the New Haven & Derby Railroad Company.		Cr.
1888, July 1.	By balance,	$29.26

Principal of Agricultural College Fund.		Cr.
1888, July 1.	By balance,	$7,500.00
1889, June 30.	By principal collected during the year,	5,700.00
		$13,200.00
1889, July 1.	By balance,	$2,700.00

Interest of Agricultural College Fund.		Cr.
1889, June 29.	By interest received during the year,	$5,825.41

Unclaimed Deposits from County Treasurers.		Cr.
1889, July 1.	By balance,	$78.50

Deposit by Receivers of Litchfield Bank.		Cr.
1889, July 1.	By balance,	$145.30

Deposit by Receivers of Woodbury Bank.		Cr.
1889, July 1.	By balance,	$118.60

STATEMENT OF ACCOUNTS.

Dr. State Librarian.

Dr. Estate of Townsend Savings Bank.

1889, June 29.	To paid depositors during the year,	. . .	$30.42
June 29.	To balance forward,	. . . . .	5,805.57
			$5,835.99

Dr. Dorsey State Prison Fund.

Dr. Balances Belonging to the Several Funds.

1889, June 29.	Cash,	. . . . .	$657,075.98
			$657,075.98

STATEMENT OF ACCOUNTS.

State Librarian. Cr.

1889, July	1.	By balance,	$1,798.62

Estate of Townsend Savings Bank. Cr.

1888, July	1.	By balance,	$5,835.50
1889, Jan.	8.	By check sent for deposit of John E. Young, Oct., 1888. Returned by administrator,	.49
			$5,835.99
1889, July	1.	By balance,	$5,805.57

Dorsey State Prison Fund. Cr.

1889, July	1.	By balance,	$1,666.66

Balances Belonging to the Several Funds.

1889, June 29.	Civil List,	$530,372.25
	Principal of the School Fund,	53,678.19
	Interest of the School Fund,	43,383.81
	Principal of the Town Deposit Fund,	17,328.48
	Principal of the Agricultural College Fund,	2,700.00
	Dorsey State Prison Fund,	1,666.66
	Unclaimed Deposits from County Treasurers,	78.50
	State Librarian,	1,798,62
	Deposit by Receivers of Litchfield Bank,	145.30
	Deposit by Receivers of Woodbury Bank,	118.60
	Estate of Townsend Savings Bank,	5,805.57
		$657,075.98

STATEMENT OF ACCOUNTS.

GENERAL BALANCE.

Dr. E. STEVENS HENRY, TREASURER,

To	Receipts, including balances July 1, 1888:	
	Civil List,	$2,675,593.19
	Principal of the School Fund,	224,741.39
	Interest of the School Fund,	172,189.35
	Revenue of the School Fund,	1,293.20
	Principal of the Town Deposit Fund,	17,328.48
	Interest of the Town Deposit Fund,	519.85
	Principal of the Agricultural College Fund,	13,200.00
	Interest of the Agricultural College Fund,	5,825.41
	Housatonic Railroad Company, Deposit by,	106.34
	New Haven & Derby Railroad Company, Deposit by,	29.26
	Estate of Townsend Savings Bank,	5,835.99
	Litchfield Bank, Deposit by Receivers of,	145.30
	Woodbury Bank, Deposit by Receivers of,	118.60
	Unclaimed Deposits from County Treasurers,	78.50
	State Librarian,	1,798.62
	Dorsey State Prison Fund,	1,666.66
		$3,120,470.14

STATEMENT OF ACCOUNTS.

GENERAL BALANCE.

IN ACCOUNT WITH THE STATE OF CONNECTICUT. Cr.

By Payments :	
Civil List,	$2,145,220.94
Principal of the School Fund,	171,063.20
Interest of the School Fund,	128,805.54
Revenue Loan outstanding July 1, 1888,	1,293.20
Interest of the Town Deposit Fund,	519.85
Principal of the Agricultural College Fund,	10,500.00
Interest of the Agricultural College Fund,	5,825.41
Housatonic Railroad Company, Deposit by,	106.34
New Haven & Derby Railroad Company, Deposit by,	29.26
Estate of Townsend Savings Bank,	30.42
	$2,463,394.16
Balance of Cash to July 1, 1889,	657,075.98
	$3,120,470.14

AUDITOR'S CERTIFICATE.

STATE OF CONNECTICUT, TREASURY DEPARTMENT,
HARTFORD, AUGUST 1, 1889.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending June 30, 1889, and have compared said accounts with the several vouchers and find them correct, and that the cash in the Treasury at the close of the fiscal year ending June 30, 1889, amounted to six hundred and fifty-seven thousand seventy-five dollars and ninety-eight cents ($657,075.98).

FRANK L. RODGERS,
W. CECIL DURAND,
Auditors of Public Accounts.

SCHOOL FUND OFFICE,
HARTFORD, AUGUST 1, 1889.

I hereby certify that the foregoing Report is correct so far as it relates to the School Fund.

JEREMIAH OLNEY,
Commissioner.

State of Connecticut.

REPORT

OF THE

Commissioner of the School Fund

TO

His Excellency, the Governor,

FOR THE FISCAL YEAR ENDING JUNE 30, 1889.

PRINTED BY ORDER OF THE LEGISLATURE.

PRESS OF
THE HARTFORD PRINTING CO.,
(ELIHU GEER'S SONS,)
HARTFORD, - - CONN.

State of Connecticut.

REPORT

OF THE

Commissioner of School Fund.

TO HIS EXCELLENCY, THE GOVERNOR:

I have the honor to report to you, as required by law, the condition of the School Fund at the close of the fiscal year of June 30th, A. D. 1889, in the usual form, by tables and otherwise, which are certified to by the Auditors of Public Accounts.

The losses realized upon sales of foreclosed real estate during the last fiscal year, unprovided for, is $5,126.86.

The amount of unpaid interest due June 30, 1889, was $8,610.95, of which amount $3,094.53 has since been collected.

Very respectfully submitted,

JEREMIAH OLNEY,

Commissioner.

School Fund Department,
Hartford, Nov. 1, 1889.

No. 1.

ABSTRACT of the Schedule of Property and Securities belonging to and constituting the Capital of the School Fund of Connecticut on the 30th day of June, 1889, as prepared by the Commissioner of said Fund, and by us audited and examined, and each item thereof compared with documents and vouchers in the office of said Commissioner.

BONDS AND MORTGAGES.

In Connecticut,	$1,240,464.26
In Massachusetts,	3,857.00
In Ohio,	373,273.07
In Indiana,	72,600.00

REAL ESTATE.

Face Value of Mortgages,	104,033.70

BANK STOCK.

In twelve Banks,	175,847.61

CASH.

In hands of Treasurer,	53,678.19
	$2,023,753.83

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have audited and examined the schedule of the property and securities comprising the Capital of the School Fund of said State, as prepared and presented to us by JEREMIAH OLNEY, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner, on the 30th day of June, A. D. 1889, and find the same to be correct, and amounting to the sum of two millions twenty-three thousand seven hundred and fifty-three dollars and eighty-three cents ($2,023,753.83.)

FRANK L. RODGERS,
W. CECIL DURAND,
Auditors of Public Accounts.

No. 2.

STATEMENT of Receipts and Disbursements of the Revenue of the School Fund, from July 1, 1888, to June 30, 1889.

RECEIPTS.		DISBURSEMENTS.	
Cash in the Treasury June 30, 1888,	$47,749.38	Comptroller's orders to sundry Towns for support of public schools,	$117,932.25
Cash received for interest on Bonds, Dividends on Bank Stock and Rents,	11 9,899.72	Commissioner's orders for salaries and Auditor's fees,	5,624.92
Cash received for interest on Revenue remaining in the Treasury,	2,122.69	Commissioner's orders for office and Commissioner's expenses,	1,144.92
Cash received for interest on Principal remaining in the Treasury,	1,224.36	Commissioner's orders for repairs, insurance and other expenses on real estate,	3,569.55
Cash received for outstanding Revenue Loan	1,293.20	Commissioner's orders for legal expenses,	533.90
		Cash remaining in the Treasury,	43,383.81
	$172,189.35		$172,189.35
Cash remaining in the Treasury, June 30, 1889,	$43,383.81		

No. 3.

STATEMENT of Receipts and Disbursements of the Principal of the School Fund, from July 1, 1888, to June 30, 1889.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, June 30, 1888,	$21,428.17	Commissioner's Orders to sundry persons for loans,	$169,770.00
Cash received from sundry persons in payment of Bonds and from sale of Real Estate,	180,261.35	Cash paid, redemption of outstanding Revenue Loan,	1,293.20
Cash received from Norwich National Bank, redemption of Stock,	10,000.00	Cash remaining in the Treasury, June 30, 1889,	53,678.19
Cash received from Legislative Appropriations,	13,051.87		$224,741.39
	$224,741.39		
Cash remaining in the Treasury, June 30, 1889,	$53,678.19		

No. 4.

Showing the number of Shares of Stock held in each bank, cost of same, and amount of dividend received for the year ending June 30, 1889.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Dividend.
Bridgeport National,	200	$10,000.00	$1,000.00
Connecticut National,	64	6,400.00	512.00
City, Hartford,	120	12,000.00	660.00
Danbury National,	85	8,500.00	680.00
Farmers and Mechanics National,	141	14,135.00	846.00
Fairfield County National,	109	10,900.00	272.50
Hartford National,	680	68,000.00	5,440.00
Middlesex County National,	100	10,000.00	600.00
Middletown National,	134	10,950.00	804.00
National, New Haven	100	10,000.00	1,000.00
*Stafford National,	50	5,000.00	000.00
Waterbury National,	200	10,862.61	1,200.00
	1983	$175,847.61	$13,014.50

*In the hands of the Receiver. Estimated loss $4,750.00 which the last legislature made good by an appropriation for that amount, but which has not been drawn from the Treasury because of the uncertainty of the actual loss being realized to that amount upon final dividend by the receiver.

No. 5.

Statement of the Amount of Dividends

Paid in each year since the establishment of the School Fund, together with the enumeration of Children in each year since 1824.

In the 1½ years ending March, 1796, the dividends were...$60,403.78
" " " 1800, " " ... 23,651.10

$84,054.88

Year.	Dividend.	Year.	Dividend.
1801	$15,073.27	1814	$39,223.50
1802	15,959.75	1815	38,878.00
1803	47,505.02	1816	40,595.72
1804	49,312.74	1817	40,186.32
1805	45,157.39	1818	49,404.98
1806	47,941.87	1819	58,020.62
1807	39,100.77	1820	58,439.36
1808	41,022.17	1821	67,429.60
1809	26,540.68	1822	68,013.60
1810	45,088.90	1823	72,203.25
1811	45,531.59	1824	72,190.50
1812	32,309.80		
1813	26,075.10		$1,081,204.50

Year.	Enumeration.	Dividend.	Year.	Enumeration.	Dividend.
1825	84,976	$72,418.30	1859	103,103	134,033.90
1826	84,801	72,391.95	1860	105,464	131,825.00
1827	84,876	72,449.75	1861	108,389	124,647.35
1828	85,174	72,553.45	1862	109,042	130,850.40
1829	84,899	72,573.00	1863	110,491	132,589.20
1830	85,006	76,993.80	1864	112,098	134,517.60
1831	85,090	77,333.40	1865	114,825	132,018.75
1832	85,095	77,067.00	1866	118,780	130,658.00
1833	85,172	80,913.80	1867	120,884	132,702.40
1834	83,644	80,328.20	1868	123,650	136,015.00
1835	83,779	83,799.00	1869	124,082	124,082.00
1836	83,566	87,773.80	1870	124,348	124,348.00
1837	83,359	95,862.85	1871	128,468	128,468.00
1838	84,122	97,746.40	1872	131,748	131,748.00
1839	83,925	104,906.25	1873	132,924	132,924.00
1840	82,676	103,345.00	1874	133,530	133,530.00
1841	84,148	113,599.80	1875	134,976	148,473.00
1842	83,618	117,493.60	1876	135,219	135,219.00
1843	84,640	118,496.00	1877	137,261	137,261.00
1844	84,084	117,717.60	1878	138,475	138,475.00
1845	84,093	117,730.20	1879	138,428	124,585.00
1846	85,275	119,385.00	1880	140,235	112,188.00
1847	86,697	125,710.66	1881	143,731	100,611.70
1848	86,948	126,126.80	1882	146,202	87,721.20
1849	88,811	133,336.50	1883	149,462	112,096.50
1850	90,700	136,050.00	1884	150,601	112,950.75
1851	92,220	129,108.00	1885	151,069	120,855.20
1852	94,852	132,792.80	1886	152,166	114,124.50
1853	96,382	132,990.75	1887	153,260	114,945.00
1854	98,980	141,367.21	1888	154,932	116,199.00
1855	100,294	130,054.60	1889	157,243	117,932.25
1856	100,820	129,243.94			
1857	100,545	143,193.75			$7,436,456.01
1858	101,486	143,047.35			

Average dividend per year paid by the School Fund since its establishment,.....$92,921.35$\frac{84}{93}$

No. 6.

SCHEDULE of the number of Children between four and sixteen years of age in each Town, according to the enumeration in the month of January, 1889, and the Dividend from the School Fund made to each Town during the year ending June 30, 1889, as apportioned by the Comptroller, with the increase and decrease of such Children in each Town as compared with the previous year.

HARTFORD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Hartford,	10	9,984	$7,488.00	397	
Avon,	7	233	174.75		1
Berlin,	9	603	452.25	21	
Bloomfield,	9	244	183.00		6
Bristol,	12	1,382	1,036.50	70	
Burlington,	9	275	206.25	23	
Canton,	8	537	402.75	19	
East Granby,	6	132	99.00		7
East Hartford,	10	960	720.00	74	
East Windsor,	11	726	544.50		38
Enfield,	13	1,690	1,267.50		71
Farmington,	7	747	560.25		62
Glastonbury,	18	717	537.75		29
Granby,	10	259	194.25	4	
Hartland,	7	109	81.75		28
Manchester,	9	1,848	1,386.00		25
Marlborough,	4	82	61.50	14	
New Britain,	1	4,089	3,066.75	57	
Newington,	4	226	169.50		27
Plainville,	1	415	311.25	1	
Rocky Hill,	4	207	155.25		11
Simsbury,	12	398	298.50		1
Southington,	11	1,315	986.25		11
South Windsor,	10	414	310.50		22
Suffield,	11	656	492.00		9
West Hartford,	1	396	297.00	11	
Wethersfield,	6	332	249.00	24	
Windsor,	10	597	447.75	3	
Windsor Locks,	1	694	520.50	5	
Totals,	231	30,267	$22,700.25	705	348

NEW HAVEN COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New Haven, City Dist.,	1	18,139	$13,604.25	319	
New Haven, Westville,	1	376	282.00	10	
New Haven, South,	1	62	46.50	1	
Beacon Falls,	3	92	69.00	9	
Bethany,	5	108	81.00	4	
Branford,	1	762	571.50	4	
Cheshire,	12	391	293.25		26
Derby,	7	3,744	2,808.00	50	
East Haven,	2	134	100.50	5	
Guilford,	10	512	384.00		22
Hamden,	13	816	612.00	94	
Madison,	12	268	201.00		3
Meriden,	12	5,532	4,149.00	248	
Middlebury,	4	123	92.25		9
Milford,	1	703	527.25		2
Naugatuck,	6	1,235	926.25	126	
North Branford,	7	148	111.00	9	
North Haven,	7	321	240.75		14
Orange,	8	849	636.75		43
Oxford,	13	237	177.75		16
Prospect,	3	71	53.25		26
Seymour,	1	809	606.75	48	
Southbury,	9	225	168.75	1	
Wallingford,	9	1,317	987.75	51	
Waterbury,	9	761	570.75	79	
Waterbury Central,	1	6,571	4,928.25	360	
Wolcott,	1	125	93.75		7
Woodbridge,	6	146	109.50		6
Totals,	166	44,577	$33,432.75	1,418	174

NEW LONDON COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New London,	1	2,583	$1,937.25	145	
Norwich Central,	1	1,514	1,135.50	10	
Norwich Town Street,	1	269	201.75		8
Norwich, West Chelsea,	1	951	713.25		14
Norwich Town,	9	2,578	933.50		60
Bozrah,	7	255	191.25	4	
Colchester,	12	538	403.50	5	
East Lyme,	9	405	303.75		13
Franklin,	7	114	85.50		2
Griswold,	11	685	513.75	60	
Groton,	11	1,102	826.50	20	
Lebanon,	16	347	260.25		15
Ledyard,	14	256	192.00		12
Lisbon,	6	94	70.50		1
Lyme,	7	202	151.50	4	
Montville,	12	519	389.25		52
North Stonington,	15	370	277.50		15
Old Lyme,	8	249	186.75		12
Preston,	12	642	481.50		22
Salem,	7	92	69.00		5
Sprague,	5	469	351.75		57
Stonington,	16	1,425	1,068.75		71
Voluntown,	8	283	212.25		1
Waterford,	11	681	510.75	44	
Totals,	207	16,623	$12,467 25	292	360

FAIRFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Bridgeport,	1	10,061	$7,545.75	453	
Bethel,	1	689	516.75	4	
Brookfield	7	244	183.00		16
Darien,	4	365	273.75	8	
Danbury,	13	4,043	3,032.25	130	
Easton,	8	179	134.25	27	
Fairfield,	14	754	565.50		8
Greenwich,	20	1,935	1,451.25	51	
Huntington,	12	886	664.50	12	
Monroe,	7	190	142.50		1
New Canaan,	11	514	385.50		18
New Fairfield,	7	156	117.00	23	
Newtown,	21	807	605.25	3	
Norwalk,	11	3,475	2,606.25	69	
Reading,	10	223	167.25	2	
Ridgefield,	13	405	303.75		4
Sherman,	6	133	99.75		12
Stamford,	1	3,346	2,509.50		124
Stratford,	5	1,310	982.50	48	
Trumbull,	6	258	193.50	2	
Weston,	5	119	89.25		33
Westport,	10	763	572.25		11
Wilton,	10	337	252.75		9
Totals,	203	31,192	$23,394.00	832	236

WINDHAM COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Brooklyn,	9	618	$463.50	8	
Ashford,	10	158	118.50	14	
Canterbury,	11	191	143.25		9
Chaplin,	4	110	82.50		4
Eastford,	8	130	97.50		4
Hampton,	7	130	97.50		19
Killingly,	15	1,560	1,170.00		76
Plainfield,	11	1,015	761.25	15	
Pomfret,	8	289	216.75	7	
Putnam,	6	1,554	1,165.50		4
Scotland,	5	86	64.50		7
Sterling,	9	232	174.00	8	
Thompson,	13	1,304	978.00		119
Windham,	11	2,069	1,551.75	107	
Woodstock,	16	514	385.50	35	
Totals,	143	9,960	$7,470.00	194	242

LITCHFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Litchfield,	1	693	$519.75		22
Barkhamsted,	11	249	186.75	3	
Bethlehem,	5	92	69.00		14
Bridgewater,	5	125	93.75		8
Canaan,	9	189	141.75		13
Colebrook,	10	283	212.25		
Cornwall,	15	301	225.75		39
Goshen,	11	212	159.00		6
Harwinton,	12	230	172.50		6
Kent,	13	325	243.75		12
Morris,	5	123	92.25	19	
New Hartford,	9	796	597.00	13	
New Milford,	18	816	612.00	12	
North Canaan,	5	334	250.50	1	
Norfolk,	9	372	279.00		2
Plymouth,	8	468	351.00		22
Roxbury,	7	198	148.50	7	
Salisbury,	13	885	663.75	43	
Sharon,	17	495	371.25	32	
Thomaston,	1	845	633.75	105	
Torrington,	1	1,178	883.50	28	
Warren,	5	110	82.50		6
Washington,	12	308	231.00	12	
Watertown,	9	436	327.00	28	
Winchester,	8	1,172	879.00	26	
Woodbury,	13	416	312.00	1	
Totals,	232	11,651	$8,738.25	330	150

MIDDLESEX COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Middletown City,	1	1,560	$1,170.00	110	
Middletown,	17	1,175	881.25		8
Haddam,	12	445	333.75	11	
Chatham,	11	446	334.50		15
Chester,	4	260	195.00	2	
Clinton,	1	225	168.75		23
Cromwell,	5	412	309.00		
Durham,	6	130	97.50	5	
East Haddam,	17	503	377.25		15
Essex,	1	350	262.50		3
Killingworth,	8	104	78.00		7
Middlefield,	4	205	153.75		3
Old Saybrook,	1	303	227.25	9	
Portland,	6	1,013	759.75	56	
Saybrook,	1	267	200.25	17	
Westbrook,	1	138	103.50	5	
Totals,	96	7,536	$5,652.00	215	74

TOLLAND COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Tolland,	10	220	$165.00		10
Andover,	4	64	48.00	3	
Bolton,	5	123	92.25		17
Columbia,	8	164	123.00		
Coventry,	10	378	283.50	18	
Ellington,	9	390	292.50		16
Hebron,	9	218	163.50		21
Mansfield,	14	344	258.00		25
Somers,	10	290	217.50		
Stafford,	16	1,062	796.50		17
Union,	6	110	82.50		7
Vernon,	9	1,861	1,395.75	9	
Willington,	8	213	159.75		8
Totals,	118	5,437	$4,077.75	30	121

SUMMARY.

COUNTIES.	Number of Towns.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per Capita.	Increase of Children.	Decrease of Children.
HARTFORD, ..	29	231	30,267	$22,700.25	705	348
NEW HAVEN,	25	165	44,577	33,432.75	1,418	174
NEW LONDON,	21	207	16,623	12,467.25	292	360
FAIRFIELD, ..	23	203	31,192	23,394.00	832	236
WINDHAM, ...	15	143	9,960	7,470.00	194	242
LITCHFIELD, .	26	232	11,651	8,738.25	330	150
MIDDLESEX, .	15	96	7,536	5,652.00	215	74
TOLLAND, ...	13	118	5,437	4,077.75	30	121
TOTALS, ...	167	1,395	157,243	$117,932.25	4,016	1,795

Whole number returned, 1889,	157,243
" " " 1888,	154.932
Increase,	2,311

ANNUAL REPORT

OF THE

BOARD OF EDUCATION

OF THE

State of Connecticut,

SUBMITTED TO THE GOVERNOR,

OCTOBER 8, 1890,

TOGETHER

WITH THE ANNUAL REPORT OF THE

SECRETARY OF THE BOARD.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1890.

MEMBERS

OF THE

STATE BOARD OF EDUCATION.

1890.

EX OFFICIO.

HIS EXCELLENCY MORGAN G. BULKELEY, Hartford.

HIS HONOR SAMUEL E. MERWIN, New Haven.

BY APPOINTMENT OF THE GENERAL ASSEMBLY.

EDWARD D. ROBBINS,	Wethersfield,	Term Expires,		1891.
ANTHONY AMES,	Danielsonville,	"	"	1892.
GEORGE M. CARRINGTON,	West Winsted,	"	"	1893.
WILLIAM G. SUMNER,	New Haven,	"	"	1894.

SECRETARY OF THE BOARD.

CHARLES D. HINE, Hartford.

OFFICE.

ROOM 42, CAPITOL, Hartford.

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REPORT

OF

THE BOARD OF EDUCATION

TO THE GOVERNOR.

THE work of this Board during the last two years has been extraordinarily extended and difficult. Two new buildings ordered by the Legislature at its last session have been planned and in part constructed. The examination of schools in New London County has been completed, and a similar examination in New Haven County has been begun. An inquiry into the facts concerning local school funds in the towns of the State has been prosecuted to a conclusion. The new Normal School at Willimantic has been organized. The summer school for teachers has been more thoroughly organized, and another session of it has been held, showing distinct improvement in its power and methods. The child labor law and factory inspection, including the compulsory attendance, have been administered with greater care and success than ever before.

Several of these matters, being new and difficult enterprises, have only just been finished, or are yet unfinished. All of them have made very heavy demands on the Board, and on all the officers who are serving the State under its

direction. The reports in this volume bear witness to the zeal and success of all those officers.

I. NEW BUILDINGS.

The addition to the Normal School at New Britain is now well advanced. It will provide accommodations for the work-room, gymnasium, and baths in connection with the gymnasium, and will also furnish four new schoolrooms. The facilities to be afforded by this building are at the present moment most urgently needed. The rapid growth of the school in all its departments requires this addition if it is not to be crippled in its work. The building has been built in the best manner, and with the utmost economy, in order that the greatest possible advantage to the school might be obtained within the limits of the appropriation.

The town of Windham has conveyed to the State a beautiful site of six acres in the borough of Willimantic. Very careful plans for a building have been made, and the basement walls are now built. The work has been delayed by complications with regard to the sale of the land and the efforts necessary to secure the best possible plan within the appropriation. When the building is built, and the grounds are arranged, this will be one of the most beautiful establishments owned by the State.

The Board feel that they ought to make here due recognition of the courtesy and generous good will shown by the authorities of the town of Windham in connection with all the matters concerning the foundation of this new school, as well the organization and work of the model schools, as the arrangements for the site, and for the construction of the new building.

II. NORMAL SCHOOLS.

The new Normal School at Willimantic is at present well accommodated in pleasant rooms in the Willimantic Savings Institute Building. The fittings are all adequate and appropriate, and most of them can be transferred to the new building. All the work, including the model schools, is now in operation. Good beginnings have also been made towards a library and a supply of apparatus. This school is, therefore, already on an equality with the old one as to all facilities and advantages. The number in attendance, October 1, 1890, is 70.

The Board appointed to the principalship of the new school, Mr. A. B. Morrill, formerly teacher of natural science at the New Britain school. They also transferred Miss Helen F. Page from New Britain to Willimantic. Thus the new school starts off with two tried and approved teachers who have been some years in the service of the State. The kindergarten is in very successful operation under the charge of Miss Curtis, a graduate of the New Britain school. Miss Chapin has also been engaged as assistant in the new school.

There should be no impression that the new school is not, even at present, as well equipped as the old one. No makeshifts have been employed in it. The outfit is all such as can be transferred to the new building, and it enables all the work to go on just as it will when the new building is ready.

The number of pupils in both schools is rapidly increasing. The demand for teachers who have had a special training is increasing on every side. The market value of trained teachers is accordingly advancing, as is shown by the diagram elsewhere in this volume. There is, consequently, an increasing number of persons seeking special training.

The school at New Britain has more pupils in attendance than ever before. The class which graduated in June, 1890, was the largest which has ever graduated. The attendance during the last year was the largest in the history of the the school. That school is now completely systematized throughout its whole work on the plan towards which the Board has been striving for the last seven years. The whole falls into three divisions: kindergarten, model schools, and normal school. All is badly cramped, however, for room until the new building can be completed. The general character of the system is that the theory and practice of teaching are carried forward side by side all the time; the practice, under skilled supervision and correction, by competent persons, occupying a very large share of attention.

The facts stated show that the school is every year sending out a greater number of trained teachers to work in the schools all over the State, and the training which they have received is constantly better and better in quality. Mention should be made in this connection of the instruction in the simplest elements of natural science, training the teachers so that they can in turn educate the children to observe and understand common things. The workshop training also trains teachers to be able to employ cheap and simple devices for experiments, and for the illustration of simple principles.

III. EXAMINATION OF THE PUBLIC SCHOOLS.

Is the work which the normal schools are doing, as just described, necessary? The answer to this question is afforded by the investigation which the Board has now been carrying on for three years into the actual results of the public schools. In the last report of this Board the results of that investigation for New London County were given.

The attention which that report commanded, and which has by no means subsided, proves that the facts elicited were such as it is the first duty of this Board to ascertain and bring to the knowledge of the Legislature and the public. The investigation of the schools of New London County has been completed, and that of New Haven County has been begun.

Elsewhere in this volume will be found facsimiles of papers written by pupils in some of the graded schools of New London County, which have been examined since the last report. These papers were selected by taking two representative schools and printing all the papers from each of them. One of the schools taken was a representative of the old system of teaching, and the other of the new. The age of the pupil and the time in school is given in every case. An examination of these specimens will soon convince any one of the essential difference in the two methods. In the one case the writing and spelling are in bad style, and would be taken anywhere to be the work of uneducated and illiterate persons. The style is so bad that no amount of practice on the same lines would make it good. Before any person so taught could be made to write, spell, punctuate, and use capitals correctly, a set of vicious habits produced by bad training would have to be overcome and corrected. The other specimens present defects and errors, but the style and method are good. The children have begun on the right lines, and they only need practice to attain to good results.

These observations prove conclusively the value and necessity of training for the teachers. It is facts of this kind which guide us in respect to the work which the schools are doing, and the lines upon which our new efforts should be directed.

IV. THE INDUSTRIAL SCHOOL FOR GIRLS.

The Legislature, four years ago, charged this Board with the duties of school committee and board of school visitors in respect to the schools in the Industrial School at Middletown. This charge laid upon the Board no duties in regard to the reformatory side of that institution. It did, however, charge them with a very serious and responsible duty in regard to the schooling of the inmates. It seems to have been the clear desire of the Legislature that those girls, who had been neglected, should have opportunities for schooling, and it charged this Board to see to that interest. This Board is urging school committees and boards of school visitors to discharge with punctuality and fidelity all the duties which by law devolve upon them. It would be in a false position if, in a case in which the law constitutes it such a body with the same duties, it failed to perform them.

There are very great difficulties in the way of such a division of responsibility as the law seems to intend. This Board has not been able to discharge the duties laid upon it. It may be that the present arrangement is not practicable under any circumstances, but it certainly needs to be modified. This Board ought either to be freed from any duty or responsibility in this matter, or else the plan ought to be so changed that they can do what the law orders them to do.

V. THE CHILD LABOR LAW.

In regard to this it is only necessary to report that the law is very thoroughly enforced and obeyed. The Board met with no difficulty in administering it. The inspectors find very few violations. The law must, however, be regarded as very imperfect so long as it is not extended to children employed in agricultural labor.

VI. ATTENDANCE.

In the report of the Secretary will be found tables and diagrams which show how the attendance in the schools compares with the registration and enumeration. The most noteworthy phenomenon of the last few years has been the increase of the private and parochial schools. The increase in school attendance has fallen almost entirely to them, so that the proportion of all the school children of the State in such schools has been increasing. In the same connection we may mention that the attendance on night schools in this State is decreasing. This is not the case in the States which are our nearest neighbors, but it is general all over Connecticut.

VII. LOCAL SCHOOL FUNDS.

A very interesting investigation has been made by the Secretary into the amount and nature of the funds possessed by the towns or districts for school purposes. The results are given in tabular form on pages 169*–177*. It will be seen that the total amount of these funds is $282,451, not including $83,000, about which there might be some question whether it belongs under this head. The amount of these funds which has been lost since 1800 does not exceed $10,000. This is a very noteworthy fact when compared with the losses in the Town Deposit Fund as set forth in the report of this Board for 1888, pages 134 to 147. It is also remarkable that very few of these gifts for local schools have been made since the State School fund was established. Must we infer that the rising generation of to-day would readily have had larger provision for their schooling if there had never been any school fund set apart for them

by the State, and if they had been left to the benevolence of pious founders?

VIII. INDEBTEDNESS FOR SCHOOLS.

Another interesting investigation which has been conducted by the Secretary concerns the indebtedness of towns and districts for school purposes. See page 32. The total amount of such indebtedness in the State is over a million and a half, of which nearly a million is bonded debt.

In conclusion we may make the following summary of the most striking and most encouraging features of the common school system at the present time.

More teachers are being trained. There is more demand for trained teachers. The districts have higher standards of the teachers whom they want. Wages are rising. More kindergartens are being formed, and the methods of training in work and in cleanliness which the kindergarten employs are becoming more general. More attention is given to primary schools. The best teachers are employed and the highest wages are paid in them. Hence, the time to be spent in school for a given result is shortened. This lessens the expense of the schools and is favorable to the system. There is more teaching in natural science; less memory work; more training of the reasoning powers. Very much more attention is given to manual and household work than formerly. More districts draw library money, and there are more district libraries. The classical education does not exert such influence upon education as formerly, when its standards and its requirements interfered with the study of the English branches. A greater per cent. of all the children is in school. This has been brought about without the

discord and strife by which it has been and is attended in some States. Our factory law is so thoroughly complied with that the children suffer little or no interference with their chances of going to school by reason of a disposition to set them early at work.

S. E. MERWIN,
EDWARD D. ROBBINS,
ANTHONY AMES,
GEORGE M. CARRINGTON,
W. G. SUMNER.

REPORT OF THE SECRETARY.

To the Board of Education of the State of Connecticut:

Your Secretary respectfully submits his seventh annual Report. This Report is arranged under the following heads:

1. Financial Statement.
   - (*a*) Receipts.
   - (*b*) Expenditures.
   - (*c*) Indebtedness.
2. Scholars.
   - (*a*) Enumeration.
   - (*b*) Attendance.
     1. Report of Mr. Giles Potter, Agent.
   - (*c*) Employment of Children.
3. Teachers.
   - (*a*) Teachers' Meetings.
     1. Summer School for Teachers.
   - (*b*) State Examinations.
     1. Schedule of Studies and Requirements.
4. Schools.
   - (*a*) Evening Schools.
   - (*b*) Kindergartens.
   - (*c*) Text-book of Physiology.
   - (*d*) Arbor Day.
   - (*e*) Normal School at New Britain.
     1. Report of Principal.
     2. Report on Physical Training.
   - (*f*) Normal School at Willimantic.
5. School-houses and Libraries.
6. School Legislation by General Assembly of 1889.
7. Town Management of Schools.
8. Origin and Condition of Local Funds.
9. Supplementary Report on Graded Schools of New London County.

The Appendix contains:

1. Statistical Tables.
   (*a*) Receipts.
   (*b*) Expenses.
   (*c*) Scholars.
   (*d*) Schools.
   (*e*) School-houses and Libraries.
2. Enumeration of January, 1889, by Districts.
3. Enumeration of October, 1889, by Districts.
4. Amounts paid for Libraries.
5. Extracts from Reports of School Officers.
6. Questions used at State and Normal School Examinations.
7. Arbor Day Suggestions.
8. Report of State Teacher's Association.
9. Report on Arithmetic made to Council of Education.
10. Report on Manual Training made to Council of Education, by David N. Camp, Esq.
11. Catalogue of Normal School at New Britain.
12. Catalogue of Normal School at Willimantic.
13. List of School Visitors.

The tables in the appendix are summaries of the returns received from the several towns and independent districts. A part of the results there exhibited as figures has been put in graphic form, and is made the subject of particular comment.

The interest in statistics, carefully collated and extending over considerable periods of time, is extensive and noteworthy. Every educational hypothesis must stand the test of figures, to determine its accord with the facts of experience and practice. The value of these statistics depends entirely upon the care and judgment with which the facts are collected, the figures compiled, arranged, and from time to time corrected, by trained and judicious men.

Since the State Board of Education was organized, in 1865, there has been due care exercised. For the seven years last past, these figures have been compiled, arranged, and sifted by Mr. A. J. Wright, until it is certain that few mistakes and no material errors have been incorporated in the footings. The labor and care they represent is worthy of special notice and commendation.

Similarly valuable is the result of the investigation into

teaching and the condition of education. Teaching is justly judged by its results. Can children read? Can they write? Can they use numbers? These are the questions which all ask, and some have a right to ask. If they cannot read, write, or cipher, where is the blame? If they can, where can be found and learned the successful method of procedure?

To the work of examination Mr. S. P. Willard has given most of his time. Mr. Giles Potter and Mr. J. K. Judson have been employed in securing attendance and the observance of the child-labor law. To all these are due the especial thanks of the Secretary for constant and efficient cooperation.

Financial Statement.

Summary of Statistics, 1888–9.

Dividend per child from School Fund,	$ .75
Income of School Fund distributed,	117,932.25
Amount paid for schools from State tax,	235,864.50
Income of Town Deposit Fund,	35,068.83
Income of local funds,	7,589.45
Amount raised for schools by Town tax,	941,881.01
Increase for the year,	96,979.87
Amount raised for schools by District tax,	570,660.69
Increase for the year,	117,177.00
Amount of voluntary contributions for schools,	4,503.88
Amount for schools from other sources,	76,836.27
Total amount received for public schools from all sources,	1,990,336.88
Increase for the year,	240,628.84
Amount expended for teachers' wages,	1,291,472.88
Increase for the year,	27,411.86
Amount expended for fuel and incidentals,	149,016.64
Decrease for the year,	306.09
Amount expended for repairs of school buildings,	105,619.00
Increase for the year,	17,550.53
Amount expended for libraries and apparatus,	15,331.20
Increase for the year,	3,997 48
Amount expended for new school-houses,	226,190.45
Increase for the year,	101,591.75

Amount expended for other school purposes,	$196,624.30
Increase for the year,	20,185.90
Total amount expended for public schools,	1,984,254.47
Increase for the year,	170,431.43
Estimated value of school property in the State,	6,275,177.40
School district indebtedness of the State,	1,691,750.26
Cost of superintendence of schools,	33,872.35
Number of districts that raised a tax during the year,	144
Cost of new school-houses,	188,906.00

Receipts.

School Fund. — On the 30th day of June, 1889, the principal of the School Fund was invested as follows :

Bonds and mortgages,	$1,690,194.33
Real Estate,	104,033.70
Bank Stock,	175,847.61
Cash,	53,678.19
Total,	$2,023,753.83

In January, 1889, the official enumeration showed 157,243 persons between four and sixteen years of age. Upon the basis of this enumeration, the School Fund Commissioner was able to distribute to the towns seventy-five cents for each enumerated person.

For the year ending July 14, 1889, 5.9 per cent. of all the money received for schools was derived from this fund. In the same year, 5 9 per cent. of all the money expended was the product of this fund.

In October, 1889, the official enumeration of persons between four and sixteen years of age footed 159,241. The Commissioner was able to distribute to the towns seventy-five cents per capita upon this enumeration.

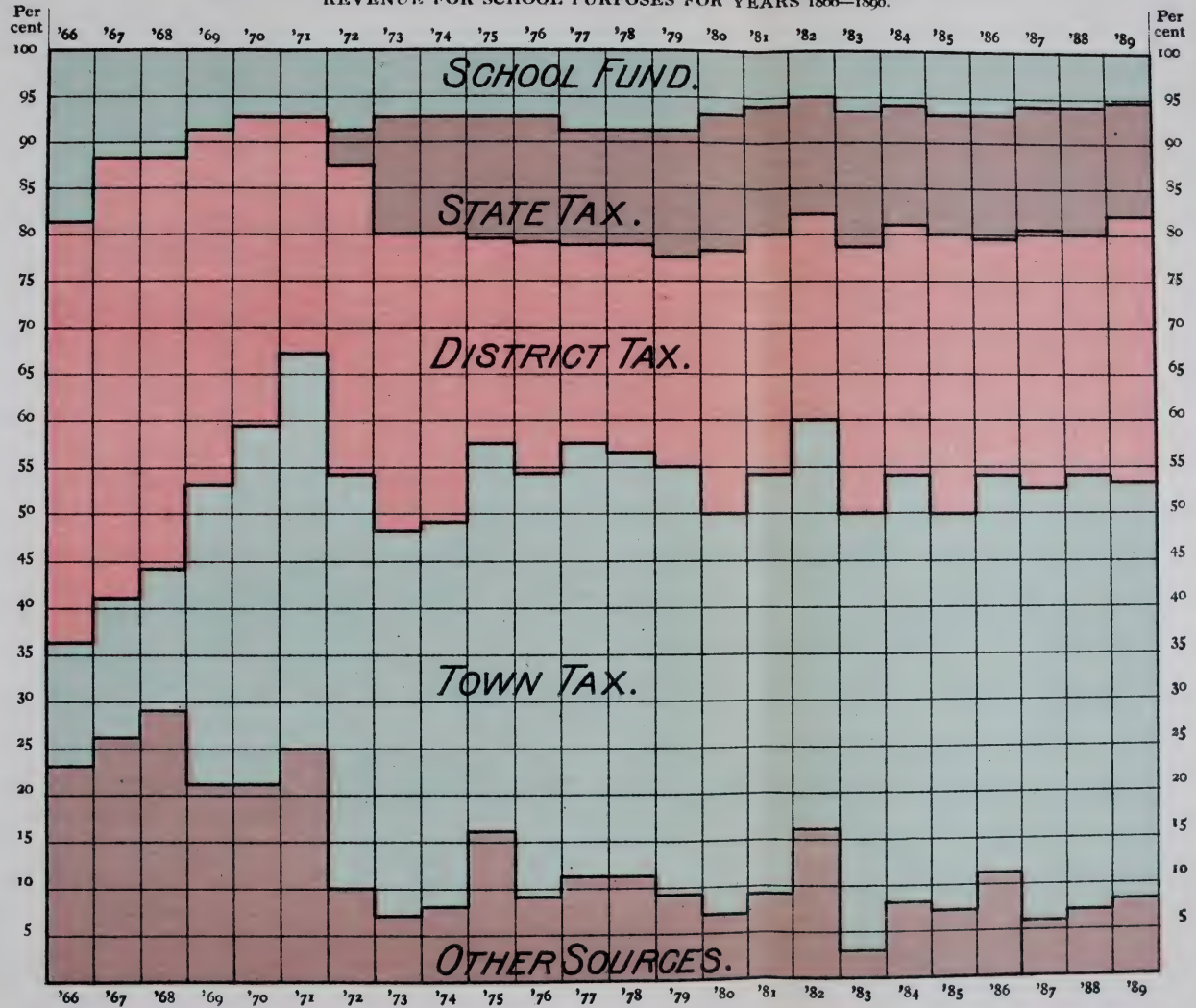
Legislation looking to an increase of the fund to $2,500,000 was advocated in the General Assembly of 1889, but was not passed.

Town Deposit Fund. — The alleged income from this fund was $35,068.83 (see Report of 1888, pages 134–147).

Local Funds. — The inquiry into the origin and condition of these funds has been completed and will be found on pages *169–*177.

TABLE A.

SHOWING RATIO OF DIFFERENT SOURCES OF REVENUE TO THE WHOLE REVENUE FOR SCHOOL PURPOSES FOR YEARS 1866—1890.



The following table shows the income of these funds for twenty-two years, as reported to this office.

Income of Local Funds for Twenty-two Years.

Report of Year.	Amount of Income.	Report of Year.	Amount of Income.	Report of Year.	Amount of Income.
1869	$8,919.15	1876	$15,614.79	1883	$8,582.13
1870	12,300.34	1877	12,562.54	1884	9,310.94
1871	7,920 77	1878	12,754.62	1885	8,553.16
1872	9,627.23	1879	10,967.86	1886	8,305.80
1873	11,348.05	1880	10,723.67	1887	8,455.48
1874	12,196.45	1881	11,141.74	1888	7,723.20
1875	16,064.71	1882	7,718.56	1889	7,968.50
				1890	7,589.45

District Tax.— Of the 1,404 school districts in the State, 144 in 68 towns laid taxes for schools. The amount raised was $570,660.69.

From this tax comes 28.6 per cent. of the whole sum received for the support of schools, and 28.7 per cent. of the sum expended. 66.4 per cent. is raised in the following districts :

City District, New Haven.
Center District, Waterbury.
South District, Hartford.
Center District, Danbury.
First District, Hartford.
Central District, Norwich.
West Middle District, Hartford.
Fourth District, Ansonia.
City District, Middletown.
Arsenal District, Hartford.

These districts not only are taxed for their own schools but also contribute through the town tax to the support of schools in districts which raise no tax.

State Tax. — Of the income from the one and one-quarter mill State tax there was paid to the towns from the State Treasury on basis of enumeration, $235,864.50.

Summary. — The following is a summary of receipts for the year ending July 14, 1889 :

From permanent investments —		
School Fund,	$117,932.25	
Town Deposit Fund,	35,068.83	
Local Funds,	7,589.45	$160,590.53
From Taxation —		
Town Tax,	941,881.01	
District Tax,	570,660.69	
State Tax,	235,864.50	1,748,406.20
From Voluntary Contributions,	4,503.88	
Other Sources (tuitions, etc.),	76,836.27	81,340.15
Total,		$1,990,336.88

Table A on pages 21 and 22 shows the relation of the different sources of revenue to the whole revenue for schools for the years 1866–89.

The following table gives the several amounts received from the sources above mentioned for each of the past twenty-four years, with the per cent. which each constituted of the total receipts for the schools :

Year.	School Fund.	Per cent.	District Tax.	Per cent.	Town Tax.	Per cent.	State Tax.	Per Cent.
1866	$136,471 94	19.3	$317,937.37	45.0	$93,726.10	13.2	.....	...
1867	132,972.40	13.5	466,931 90	47.4	149,680.99	15 2	.....	....
1868	136,015.00	13.0	467,804.77	44.8	160,347.35	15.3	.....	...
1869	124,082 00	9.7	491,420.61	38.7	415,318.26	32.7	.....	....
1870	125,407.00	8.4	498,846.09	33.6	568,387.50	38.3	.....	....
1871	128,468.00	8.4	410,708.11	27.2	641,837.76	42.6	.....	....
1872	131,748.00	9.1	485,523.56	33.5	642,194.11	44.5	$65,874.00	4.5
1873	132,848.00	8.5	499,555 19	32.3	598,873.44	38.8	199,272.00	12.0
1874	133.528 00	8.2	502,500 80	31.1	669,856.88	41.5	200,292.00	12.3
1875	148.220.60	8.6	403,775.19	22.7	668,167.13	41.9	202,119.00	12.6
1876	135,189.00	8.6	399,834.65	25.6	711,167.98	45.5	202,783.50	12.9
1877	137,261 00	9 1	349,949.89	23.2	697,103.26	46.2	205.891.50	13.6
1878	138,475.00	9.1	362,128.54	23.9	682,407.59	45 2	207,712 50	13.7
1879	124,585.20	8.9	341,018.81	24.4	635,328.58	45.6	207,642.00	14.9
1880	112,188.00	7 5	416,306.33	28.0	649,987.83	43 8	210,352.50	14.1
1881	100,611 70	6.7	393,007.82	26 5	670,146.35	45.2	215,596.50	14.5
1882	87,721 20	5.0	382,515.80	22.0	760,105.40	43.8	219,303.00	12.6
1883	112,096.50	7.1	452,616 96	28.9	840,365.39	48.4	224,193.00	14.3
1884	112,950.75	6.4	484,343 55	27.8	810,253.93	46.6	225,901.50	13.0
1885	120 855.20	6.9	525,119.36	30 2	764,688 09	44 0	226,603.50	13.0
1886	114,124.20	6.8	448,005 33	26.9	758,797 83	45.6	228,249.00	13.7
1887	114,945.00	6.4	499.804.42	27.8	825,554.24	46.0	229,890.00	12.8
1888	116,199.00	6.6	453,483.69	25.9	844,901.14	48.2	232,398.00	13 2
1889	117,932 25	5.9	570,660 69	28.6	941,881.01	47.3	235.864 50	11 8

Table B, pages 25 and 26, shows the rate of taxation in each of the towns of the State.

Expenditures.

Teachers' Wages. — The amount expended for teachers' wages was $1,291,472.88. This is $27,411.86 larger than last year, and is 65 per cent. of the whole sum expended.

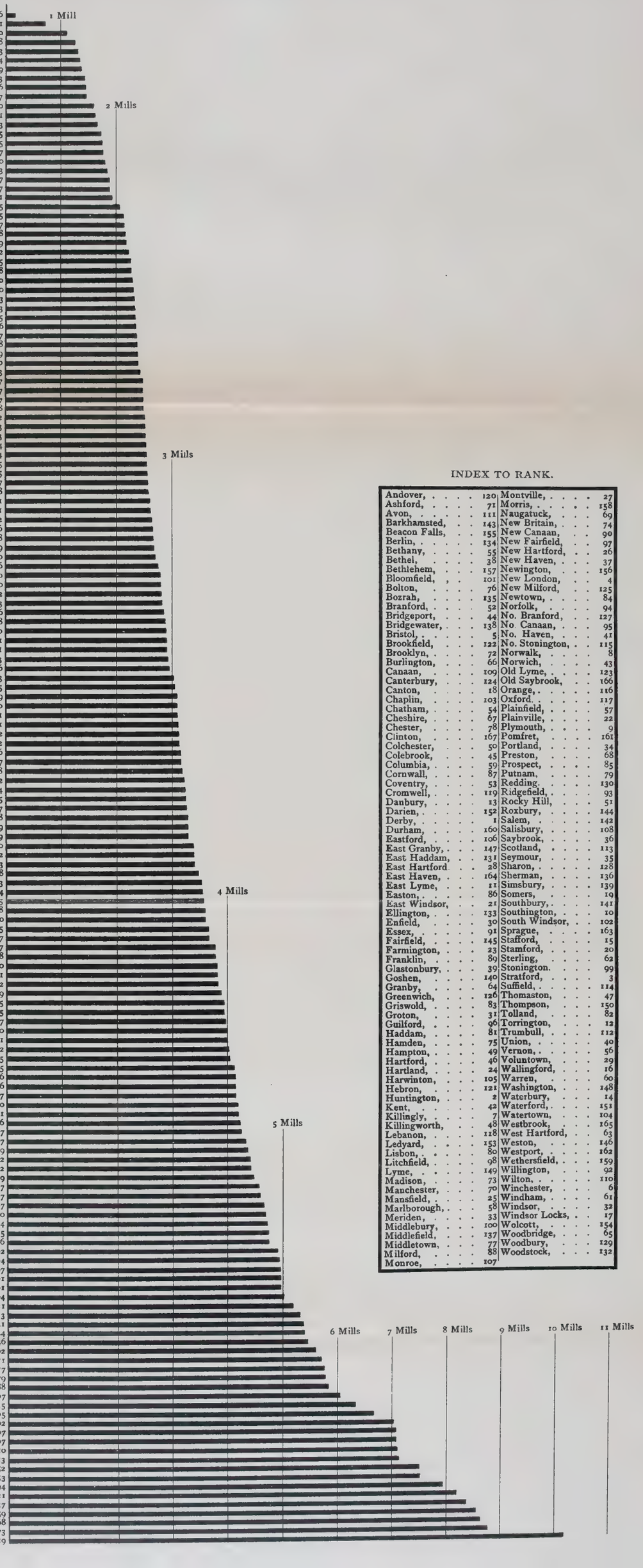
New School-houses. — School-houses have been completed in the following towns : East Hartford, Glastonbury, New Haven, Cheshire, Naugatuck, Stonington, Bridgeport, Stamford, Torrington, Middletown, and Somers, at an expense of $188,906.00.

Libraries and Apparatus. — The sum expended for books and apparatus shows a gratifying increase from year to year. The amount drawn in the year was the largest since the law offering the grant to districts was passed in 1856. (See table, p. 228.)

TABLE B.

SHOWING RATE OF TAXATION FOR PUBLIC SCHOOLS IN MILLS AND TENTHS IN THE 167 TOWNS OF THE STATE FOR THE YEAR 1888-9.

Rank	TOWN.	Grand List.	Per cent. in Mills.
167	Clinton,	$629,189	.16
166	Old Saybrook,	1,072,757	.71
165	Westbrook,	501,667	1.10
164	East Haven,	614,253	1.28
163	Sprague,	1,171,811	1.33
162	Westport,	2,153,551	1.34
161	Pomfret,	798,037	1 39
160	Durham,	476,645	1.43
159	Wethersfield,	1,216.219	1.46
158	Morris,	351,567	1.47
157	Bethlehem,	418,285	1.60
156	Newington,	516,613	1.61
155	Beacon Falls,	292,202	1.63
154	Wolcott,	220,269	1.75
153	Ledyard,	467,366	1.75
152	Darien,	1,617,779	1.77
151	Waterford,	1,061,000	1.80
150	Thompson,	1,691,291	1.83
149	Lyme,	273,296	1.87
148	Washington,	985,129	1.87
147	East Granby,	483,684	1.91
146	Weston,	368,958	2.05
145	Fairfield,	2,058,457	2.15
144	Roxbury,	434,105	2.17
143	Barkhamsted,	406,828	2 18
142	Salem,	202,459	2.19
141	Southbury,	685,272	2.22
140	Goshen,	682,409	2.25
139	Simsbury,	1,284,913	2.28
138	Bridgewater,	393,052	2.30
137	Middlefield,	566,212	2.30
136	Sherman,	352,916	2 33
135	Bozrah,	461,592	2.33
134	Berlin,	1,143,826	2.35
133	Ellington,	739.793	2.36
132	Woodstock,	906,120	2.37
131	East Haddam,	1,280,631	2.38
130	Redding.	576,177	2.39
129	Woodbury,	1,026,866	2.40
128	Sharon,	1,328,812	2 43
127	No. Branford,	473,884	2 47
126	Greenwich,	4,347,929	2 47
125	New Milford,	2 045.104	2.47
124	Canterbury,	484,418	2 48
123	Old Lyme,	460,349	2.52
122	Brookfield,	572,233	2.53
121	Hebron,	452,958	2.53
120	Andover,	198,369	2.54
119	Cromwell,	785 400	2.54
118	Lebanon,	975,484	2.55
117	Oxford,	362,883	2.55
116	Orange,	2,472,531	2.57
115	No. Stonington,	698,358	2.58
114	Suffield,	1,838,100	2.61
113	Scotland,	265,393	2.61
112	Trumbull,	620,262	2.62
111	Avon,	463,574	2.66
110	Wilton,	711,404	2.68
109	Canaan,	472,243	2.69
108	Salisbury,	1,850,665	2.70
107	Monroe,	474,046	2.76
106	Eastford,	198 482	2.80
105	Harwinton,	441,732	2.80
104	Watertown,	1,450,400	2.82
103	Chaplin,	202,844	2.83
102	South Windsor,	1.310,331	2.86
101	Bloomfield,	743,341	2.88
100	Middlebury,	254,781	2 90
99	Stonington,	5,090,664	2.91
98	Litchfield,	2,013,629	2.91
97	New Fairfield,	382,245	2.93
96	Guilford,	1,395,790	2.96
95	No. Canaan,	704,789	3.03
94	Norfolk,	849,486	3.05
93	Ridgefield,	1,274,476	3.09
92	Willington,	229,901	3.10
91	Essex,	896,643	3.11
90	New Canaan,	1,242,044	3.11
89	Franklin,	298,100	3.12
88	Milford,	1,162,430	3.12
87	Cornwall,	660,649	3.16
86	Easton,	410,923	3.17
85	Prospect,	161,483	3.18
84	Newtown,	1,606,754	3.22
83	Griswold,	1,346,915	3.24
82	Tolland,	343.532	3.25
81	Haddam,	670,475	3.27
80	Lisbon,	220,919	3.28
79	Putnam.	2,029,156	3.29
78	Chester,	461,115	3.29
77	Middletown,	8,225,655	3.40
76	Bolton,	179,680	3.42
75	Hamden,	1,690,805	3.43
74	New Britain,	6,872,863	3.48
73	Madison,	732,642	3.53
72	Brooklyn,	1,411,800	3.54
71	Ashford,	265,144	3.55
70	Manchester,	2,969,864	3.58
69	Naugatuck,	1,867,366	3.60
68	Preston,	878.062	3.65
67	Cheshire,	1,086,171	3.67
66	Burlington,	361,907	3.77
65	Woodbridge,	399,957	3.78
64	Granby,	447,876	3.80
63	West Hartford,	2,678,691	3.81
62	Sterling,	275,187	3.82
61	Windham,	4,165,345	3.89
60	Warren,	227.245	3.95
59	Columbia,	262 466	3.95
58	Marlborough,	138,362	3.97
57	Plainfield,	1,681,780	4.00
56	Vernon,	2,768,828	4.01
55	Bethany,	283 090	4.02
54	Chatham,	624,904	4.05
53	Coventry,	616,839	4.15
52	Branford.	1,583,059	4.16
51	Rocky Hill,	370,977	4.16
50	Colchester,	1,053,028	4.17
49	Hampton,	324,737	4.20
48	Killingworth,	217,660	4.21
47	Thomaston,	1,528,575	4.26
46	Hartford,	48,575,184	4.27
45	Colebrook,	394,458	4.37
44	Bridgeport,	16,110,855	4.39
43	Norwich,	13,186,569	4.42
42	Kent	478,733	4.42
41	No. Haven,	737,438	4.49
40	Union,	135,504	4.57
39	Glastonbury,	1,093,339	4.57
38	Bethel,	1,019,922	4.67
37	New Haven,	49,565,988	4.70
36	Saybrook,	648,390	4 74
35	Seymour,	1,209,839	4.75
34	Portland,	1,856,762	4.76
33	Meriden,	10,408,442	4.92
32	Windsor,	1.429,953	4.94
31	Groton,	1,842,862	4.97
30	Enfield,	2,769.100	5.01
29	Voluntown,	228,177	5 01
28	East Hartford,	1,702,235	5.04
27	Montville,	1,059,745	5.21
26	New Hartford	1,042,057	5.33
25	Mansfield,	579,863	5.41
24	Hartland,	201,858	5.44
23	Farmington,	1,841,421	5.46
22	Plainville,	633,539	5.62
21	East Windsor,	1,144,278	5.71
20	Stamford,	8,317,015	5 77
19	Somers,	600,945	5.79
18	Canton,	1,126,926	5.88
17	Windsor Locks,	726,195	6.07
16	Wallingford,	2,611,670	6.35
15	Stafford,	1,231,989	6.65
14	Waterbury.	10 030,532	7.02
13	Danbury,	6,828,423	7.07
12	Torrington,	1,749,616	7.07
11	East Lyme,	663,002	7.10
10	Southington,	2,171,109	7.13
9	Plymouth,	1,012,225	7.52
8	Norwalk,	5,715.498	7.53
7	Killingly,	2,170,629	7.94
6	Winchester,	2,964,296	8.21
5	Bristol,	2,514,857	8.37
4	New London,	7,699,321	8.59
3	Stratford,	1,621,562	8.68
2	Huntington,	1,418,070	8.73
1	Derby,	4,543,458	10.19



INDEX TO RANK.

Andover,	120	Montville,	27
Ashford,	71	Morris,	158
Avon,	111	Naugatuck,	69
Barkhamsted,	143	New Britain,	74
Beacon Falls,	155	New Canaan,	90
Berlin,	134	New Fairfield,	97
Bethany,	55	New Hartford,	26
Bethel,	38	New Haven,	37
Bethlehem,	157	Newington,	156
Bloomfield,	101	New London,	4
Bolton,	76	New Milford,	125
Bozrah,	135	Newtown,	84
Branford,	52	Norfolk,	94
Bridgeport,	44	No. Branford,	127
Bridgewater,	138	No Canaan,	95
Bristol,	5	No. Haven,	41
Brookfield,	122	No. Stonington,	115
Brooklyn,	72	Norwalk,	8
Burlington,	66	Norwich,	43
Canaan,	109	Old Lyme,	123
Canterbury,	124	Old Saybrook,	166
Canton,	18	Orange,	116
Chaplin,	103	Oxford,	117
Chatham,	54	Plainfield,	57
Cheshire,	67	Plainville,	22
Chester,	78	Plymouth,	9
Clinton,	167	Pomfret,	161
Colchester,	50	Portland,	34
Colebrook,	45	Preston,	68
Columbia,	59	Prospect,	85
Cornwall,	87	Putnam,	79
Coventry,	53	Redding.	130
Cromwell,	119	Ridgefield,	93
Danbury,	13	Rocky Hill,	51
Darien,	152	Roxbury,	144
Derby,	1	Salem,	142
Durham,	160	Salisbury,	108
Eastford,	106	Saybrook,	36
East Granby,	147	Scotland,	113
East Haddam,	131	Seymour,	35
East Hartford	28	Sharon,	128
East Haven,	164	Sherman,	136
East Lyme,	11	Simsbury,	139
Easton,	86	Somers,	19
East Windsor,	21	Southbury,	141
Ellington,	133	Southington,	10
Enfield,	30	South Windsor,	102
Essex,	91	Sprague,	163
Fairfield,	145	Stafford,	15
Farmington,	23	Stamford,	20
Franklin,	89	Sterling,	62
Glastonbury,	39	Stonington.	99
Goshen,	140	Stratford,	3
Granby,	64	Suffield,	114
Greenwich,	126	Thomaston,	47
Griswold,	83	Thompson,	150
Groton,	31	Tolland,	82
Guilford,	96	Torrington,	12
Haddam,	81	Trumbull,	112
Hamden,	75	Union,	40
Hampton,	49	Vernon,	56
Hartford,	46	Voluntown,	29
Hartland,	24	Wallingford,	16
Harwinton,	105	Warren,	60
Hebron,	121	Washington,	148
Huntington,	2	Waterbury,	14
Kent,	42	Waterford,	151
Killingly,	7	Watertown,	104
Killingworth,	48	Westbrook,	165
Lebanon,	118	West Hartford,	63
Ledyard,	153	Weston,	146
Lisbon,	80	Westport,	162
Litchfield,	98	Wethersfield,	159
Lyme,	149	Willington,	92
Madison,	73	Wilton,	110
Manchester,	70	Winchester,	6
Mansfield,	25	Windham,	61
Marlborough,	58	Windsor,	32
Meriden,	33	Windsor Locks,	17
Middlebury,	100	Wolcott,	154
Middlefield,	137	Woodbridge,	65
Middletown,	77	Woodbury,	129
Milford,	88	Woodstock,	132
Monroe,	107		

TABLE C.

SHOWING THE EXPENDITURE PER CAPITA OF ENUMERATION IN THE 168 TOWNS OF THE STATE FOR THE SCHOOL YEAR 1888—9.

Rank.	TOWN	Enumeration Jan 1889.	Paid for Child Enu'd
168	Clinton,	225	$4.09
167	Thompson,	1,304	4.76
166	Old Saybrook,	303	4.89
165	Sprague,	469	5.58
164	Waterford,	681	5.68
163	Willington,	213	5.69
162	Putnam,	1,554	5.73
161	Lyme,	202	5.90
160	Bozrah,	255	6.47
159	Newington,	226	6.55
158	Westport,	763	6.61
157	Ledyard,	256	6.78
156	Barkhamsted,	249	6.87
155	Voluntown,	283	7.01
154	Hamden,	816	7.11
153	Woodstock,	514	7.24
152	Westbrook,	138	7.36
151	Oxford.	237	7.40
150	Milford,	703	7.42
149	Pomfret,	289	7.45
148	Plainfield,	1,015	7.49
147	Cromwell,	412	7.54
146	Sterling,	232	7.55
145	Stafford,	1,062	7.56
144	Morris,	123	7 56
143	Old Lyme,	249	7.66
142	Ellington,	390	7.70
141	Chester,	260	7.71
140	East Lyme,	405	7.78
139	Greenwich,	1,935	7.81
138	Union,	110	7.88
137	Roxbury,	198	7.89
136	Salisbury,	885	7.89
135	Weston,	119	7 90
134	Wilton,	337	7.91
133	Preston,	642	7.91
132	Berlin,	603	7.97
131	Eastford,	130	7 99
130	Avon,	233	8.04
129	Bolton,	123	8.11
128	New Britain,	4,089	8.20
127	Tolland,	220	8.21
126	Haddam,	445	8 22
125	Manchester,	1,848	8.25
124	Danbury,	4,043	8.31
123	Colebrook,	283	8.31
122	Vernon,	1,861	8.32
121	Norfolk,	372	8.36
120	Glastonbury,	717	8.40
119	No. Stonington,	370	8.47
118	East Haven,	134	8.49
117	Chatham,	446	8.53
116	Griswold,	685	8.56
115	Chaplin,	110	8.61
114	Windsor Locks,	694	8.68
113	Harwinton,	230	8 68
112	Salem,	92	8.69
111	Columbia,	164	8.69
110	Burlington,	275	8.74
109	Montville,	510	8.81
108	Bridgeport,	10.061	8.81
107	Granby,	259	8.83
106	Middlefield,	205	8.92
105	Woodbury,	416	8.97
104	Washington,	308	9.06
103	No Canaan,	334	9.09
102	Brookfield,	244	9.14
101	New Milford,	816	9.18
100	Trumbull,	258	9.28
99	Middlebury,	123	9.29
98	Newtown,	807	9.30
97	East Haddam,	503	9.30
96	Mansfield,	344	9.33
95	Canterbury,	191	9.35
94	Suffield,	656	9.37
93	Bethel,	689	9.37
90	Beacon Falls,	92	9.43
91	East Hartford,	960	9.48
90	Seymour,	809	9.49
89	Southbury,	225	9.50
88	Sherman,	133	9.50
87	Hebron,	218	9.51
86	Derby,	1,760	9 52
85	Ashford,	158	9.52
84	Sharon,	495	9.54
83	Kent,	325	9.55
82	Wolcott,	125	9.58
81	Canaan,	189	9.60
80	Windham,	2,069	9.62
79	Orange,	849	9.70
78	East Granby,	132	9.72
77	Brooklyn,	618	9.72
76	Bloomfield,	244	9.96
75	Thomaston,	845	9.96
74	Goshen,	212	9.99
73	Coventry,	378	10.00
72	Rocky Hill,	207	10.00
71	New Fairfield,	156	10 03
70	Cornwall,	301	10.06
69	Killingly,	1,560	10.08
68	Warren,	110	10.15
67	East Windsor,	726	10.15
66	Enfield,	1,690	10.29
65	Simsbury,	398	10.30
64	Easton,	179	10.31
63	Torrington,	1,178	10.31
62	Watertown,	436	10.47
61	Monroe,	190	10.50
60	Redding.	223	10.51
59	Lebanon.	347	10.51
58	Wethersfield,	332	10 54
57	Portland,	1,013	10.61
56	Cheshire,	391	10.67
55	Bethlehem,	92	10.70
54	Colchester,	538	10.70
53	Bridgewater,	125	10.73
52	Waterbury,	7,332	10.74
51	No. Branford,	148	10.74
50	Durham,	130	10.80
49	Plainville,	415	10.83
48	Essex,	350	10.85
47	New Hartford	796	10.95
46	Scotland,	86	11.05
45	Norwich,	5,312	11.06
44	Marlborough,	82	11.07
43	Stonington,	1,425	11.12
42	Branford,	762	11.15
41	Litchfield,	693	11.17
40	Guilford,	512	11.18
39	Stratford,	1,310	11.20
38	Ridgefield,	405	11 21
37	New London,	2,583	11.21
36	Southington,	1,315	11.30
35	New Canaan,	514	11.31
34	Stamford,	3,346	11.42
33	Middletown,	2,735	11.44
32	Darien,	365	11 55
31	Meriden,	5,532	11.55
30	Andover,	64	11.70
29	Hartland,	109	11.72
28	Naugatuck,	1,235	11.86
27	Prospect,	71	11.88
26	Huntington,	886	11.92
25	Ansonia,	1,984	12.14
24	Franklin,	114	12.26
23	Killingworth,	104	12.34
22	Bethany,	108	12.43
21	Winchester,	1,172	12.71
20	Groton,	1,102	12.79
19	Lisbon,	94	12.84
18	Fairfield,	754	12.98
17	Madison,	268	13.03
16	No. Haven,	321	13.31
15	South Windsor,	414	13.39
14	Hampton,	130	13.44
13	Woodbridge,	146	13.47
12	Canton,	537	14.10
11	Farmington,	747	14.24
10	Saybrook,	267	14.25
9	New Haven,	18,577	14.37
8	Windsor,	597	14.49
7	Somers,	290	14.64
6	Norwalk,	3 475	14.83
5	Wallingford,	1,317	15.06
4	Bristol,	1,382	17.41
3	Plymouth,	468	18.26
2	Hartford,	9,984	19.27
1	West Hartford,	396	20.49



INDEX TO RANK.

Andover,	30	Monroe,	61
Ansonia,	25	Montville,	109
Ashford,	85	Morris,	144
Avon,	130	Naugatuck,	28
Barkhamsted,	156	New Britain,	128
Beacon Falls,	92	New Canaan,	35
Berlin,	132	New Fairfield,	71
Bethany,	22	New Hartford,	47
Bethel,	93	New Haven,	9
Bethlehem,	55	Newington,	159
Bloomfield,	76	New London,	37
Bolton,	129	New Milford,	101
Bozrah,	160	Newtown,	98
Branford,	42	Norfolk,	121
Bridgeport,	108	No. Branford,	51
Bridgewater,	53	No. Canaan,	103
Bristol,	4	No. Haven,	16
Brookfield,	102	No. Stonington,	119
Brooklyn,	77	Norwalk,	6
Burlington,	110	Norwich,	45
Canaan,	81	Old Lyme,	143
Canterbury,	95	Old Saybrook,	166
Canton,	12	Orange,	79
Chaplin,	115	Oxford.	151
Chatham,	117	Plainfield,	148
Cheshire,	56	Plainville,	49
Chester,	141	Plymouth,	3
Clinton,	168	Pomfret,	149
Colchester,	54	Portland,	57
Colebrook,	123	Preston,	133
Columbia,	111	Prospect,	27
Cornwall,	70	Putnam,	162
Coventry,	73	Redding.	60
Cromwell,	147	Ridgefield,	38
Danbury,	124	Rocky Hill,	72
Darien,	32	Roxbury,	137
Derby,	86	Salem,	112
Durham,	50	Salisbury,	136
Eastford,	131	Saybrook,	10
East Granby,	78	Scotland,	46
East Haddam,	97	Seymour,	90
East Hartford,	91	Sharon,	84
East Haven,	118	Sherman,	88
East Lyme,	140	Simsbury,	65
Easton,	64	Somers,	7
East Windsor,	67	Southbury,	89
Ellington,	142	Southington,	36
Enfield,	66	South Windsor,	15
Essex,	48	Sprague,	165
Fairfield,	18	Stafford,	145
Farmington,	11	Stamford,	34
Franklin,	24	Sterling,	146
Glastonbury,	120	Stonington,	43
Goshen,	74	Stratford,	39
Granby,	107	Suffield,	94
Greenwich,	139	Thomaston,	75
Griswold.	116	Thompson,	167
Groton,	20	Tolland,	127
Guilford,	40	Torrington,	63
Haddam,	126	Trumbull,	100
Hamden,	154	Union,	138
Hampton,	14	Vernon,	122
Hartford,	2	Voluntown,	155
Hartland,	29	Wallingford,	5
Harwinton,	113	Warren,	68
Hebron,	87	Washington,	104
Huntington,	26	Waterbury,	52
Kent.	83	Waterford,	164
Killingly,	69	Watertown,	62
Killingworth,	23	Westbrook,	152
Lebanon,	59	West Hartford,	1
Ledyard,	157	Weston,	135
Lisbon,	19	Westport,	158
Litchfield,	41	Wethersfield,	58
Lyme,	161	Willington,	163
Madison,	17	Wilton,	134
Manchester,	125	Winchester,	21
Mansfield,	96	Windham,	80
Marlborough,	44	Windsor,	8
Meriden,	31	Windsor Locks,	114
Middlebury,	99	Wolcott,	82
Middlefield,	106	Woodbridge,	13
Middletown,	33	Woodbury,	105
Milford,	150	Woodstock,	153

TABLE D.

SHOWING THE EXPENDITURE PER CAPITA OF AVERAGE ATTENDANCE IN THE 168 TOWNS OF THE STATE FOR THE SCHOOL YEAR 1888-9.

Rank.	TOWN	Average attendance.	Am't p'd for each Child in ave. attendance.
168	Lyme,	121	$9.85
167	Willington,	122	9.90
166	Bozrah,	157	10.51
165	Waterford,	368	10.52
164	Eastford,	91	11.36
163	Salem,	66	12.02
162	Ledyard,	139	12.47
161	Columbia,	114	12.51
160	Preston,	402	12 62
159	Pomfret,	170	12.67
158	Barkhamsted,	134	12.72
157	Westbrook,	79	12 78
156	Sterling,	134	13.03
155	Roxbury,	118	13.19
154	Mansfield,	240	13.34
153	Old Saybrook,	109	13.55
152	East Lyme,	230	13 70
151	Weston,	67	14.04
150	Cromwell,	221	14.06
149	Chatham,	270	14.09
148	Haddam,	258	14 16
147	No. Stonington,	220	14.21
146	Woodstock,	261	14 24
145	Ashford,	105	14.26
144	Newington,	103	14 30
143	No Canaan,	209	14.49
142	Colebrook,	164	14.53
141	Plainfield,	518	14 67
140	Chester,	136	14.69
139	Manchester,	1,033	14.77
138	Oxford,	118	14 81
137	Wilton,	179	14.85
136	Morris,	62	14.89
135	Hamden,	390	14 89
134	Harwinton,	133	15.02
133	Chaplin,	63	15.03
132	Milford,	346	15.06
131	Bethel,	428	15.07
130	Orange,	543	15.17
129	Glastonbury,	396	15.21
128	Norfolk,	203	15 28
127	Union,	56	15.34
126	Avon,	122	15.35
125	Bolton,	64	15 49
124	Granby,	147	15.51
123	Coventry,	236	15.56
122	Canterbury,	114	15.61
121	Old Lyme,	122	15.64
120	Montville,	292	15.66
119	Sprague,	140	15.74
118	Thomaston,	530	15 80
117	Cornwall,	190	15.90
116	Wolcott,	75	15.97
115	Voluntown,	122	16.02
114	Torrington,	759	16.04
113	Vernon,	963	16.08
112	Wethersfield,	217	16.09
111	Tolland,	112	16.13
110	Beacon Falls,	54	16.16
109	Colchester,	355	16.19
108	Hebron,	127	16.26
107	East Haddam,	287	16.27
106	East Windsor,	450	16 35
105	Rocky Hill,	126	16.37
104	East Haven,	69	16.38
103	Windsor Locks,	368	16.40
102	Stafford,	484	16.58
101	Middlefield,	110	16.64
100	Seymour,	460	16.67
99	Suffield,	367	16.73
98	Essex,	227	16.74
97	Simsbury,	243	16.83
96	Thompson,	364	17.04
95	Berlin,	281	17.11
94	Plainville,	262	17.12
93	Goshen,	123	17.15
92	Washington,	160	17.44
91	Danbury,	1,925	17.46
90	Southington,	803	17.47
89	Stonington.	863	17.47
88	East Granby,	73	17 48
87	Bridgeport,	5,066	17.50
86	Lebanon,	206	17 70
85	Killingworth,	72	17.70
84	East Hartford.	509	17.80
83	Bridgewater,	75	17.89
82	Ellington,	167	17.99
81	Woodbury,	207	18.04
80	Griswold,	325	18 05
79	New London,	1,603	18.06
78	Canaan,	100	18 07
77	Stratford,	809	18.14
76	New Milford,	411	18.23
75	Killing'y,	862	18.24
74	Westport,	274	18.42
73	Bloomfield,	131	18.56
72	Newtown,	399	18 81
71	Trumbull,	127	18.86
70	Guilford,	302	18.93
69	Ansonia.	1,266	19 03
68	Branford	447	19.03
67	No. Branford,	83	19.05
66	Middlebury,	60	19.06
65	Bethlehem,	51	19.12
64	Saybrook,	199	19.12
63	Southbury,	112	19.17
62	Burlington,	125	19.24
61	Franklin,	72	19.28
60	Kent.	160	19.34
59	Salisbury,	360	19.39
58	Watertown,	233	19.56
57	Brookfield,	114	19.57
56	Putnam.	452	19.68
55	Brooklyn,	300	20 02
54	Redding	117	20.04
53	New Britain,	1,654	20.27
52	Litchfield,	379	20.32
51	Madison,	171	20.37
50	Warren,	54	20.49
49	Ridgefield,	220	20.60
48	Durham,	67	20.80
47	Lisbon,	58	20 81
46	Naugatuck,	691	21.08
45	Enfield,	824	21.10
44	Woodbridge,	91	21.49
43	Sherman,	58	21.60
42	Somers,	195	21.78
41	Farmington,	487	21.83
40	Cheshire,	191	21.84
39	Scotland,	43	21.85
38	Marlborough,	41	21.88
37	Hampton,	79	21 99
36	Easton,	83	22.11
35	Bethany,	60	22.19
34	Hartland,	57	22.21
33	Monroe,	89	22.29
32	Derby,	746	22 44
31	New Canaan,	254	22.84
30	New Haven,	11,669	22.87
29	New Fairfield,	68	23.03
28	Sharon,	205	23.04
27	Greenwich,	652	23 18
26	Groton,	606	23 27
25	Meriden,	2,732	23 38
24	No. Haven.	182	23 41
23	South Windsor,	235	23.60
22	Norwich,	2,476	23 74
21	Andover,	31	23 78
20	Canton,	397	24.12
19	New Hartford	360	24.18
18	Huntington,	436	24.19
17	Waterbury,	3,249	24.20
16	Middletown,	1,422	24 44
15	Prospect,	34	24 81
14	Stamford,	1,529	25.00
13	Darien,	163	25.02
12	Wallingford,	777	25 53
11	Windham,	776	25 67
10	Plymouth,	330	25.90
9	Bristol,	919	26.17
8	Winchester,	547	27.24
7	Windsor,	308	28.05
6	Portland,	357	30.11
5	Fairfield,	321	30.49
4	Norwalk,	1,654	31.17
3	West Hartford,	259	31.27
2	Clinton,	28	32.88
1	Hartford,	5,103	37 70

$9. $10. $11 $12. $13. $14. $15. $16. $17. $18. $19. $20. $21. $22. $23. $24. $25. $26 $27. $28. $29. $30 $31. $32. $33. $34. $35. $36. $37. $38.

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Bethany,	35	New Hartford,	19
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East Hartford.	84	Sharon,	28
East Haven,	104	Sherman,	43
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East Windsor,	106	Southbury,	63
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Enfield,	45	South Windsor,	23
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Fairfield,	5	Stafford,	102
Farmington,	41	Stamford,	14
Franklin,	61	Sterling,	156
Glastonbury,	129	Stonington,	89
Goshen,	93	Stratford,	77
Granby,	124	Suffield,	99
Greenwich,	27	Thomaston,	118
Griswold,	80	Thompson,	96
Groton,	26	Tolland,	111
Guilford,	70	Torrington,	114
Haddam,	148	Trumbull,	71
Hamden,	135	Union,	127
Hampton,	37	Vernon,	113
Hartford,	1	Voluntown,	115
Hartland,	34	Wallingford,	12
Harwinton,	134	Warren,	50
Hebron,	108	Washington,	92
Huntington,	18	Waterbury,	17
Kent,	60	Waterford,	165
Killingly,	75	Watertown,	58
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Ledyard,	162	Weston,	151
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Litchfield,	52	Wethersfield,	112
Lyme,	168	Willington,	167
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Manchester,	139	Winchester,	8
Mansfield,	154	Windham,	11
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Other Objects. — The main items and accounts under this head are, Interest, Rent, Janitor's services, Insurance, and money expended for Sites. The amount united under this head is $196,624.30, and is 9.9 per cent. of the total expenditure.

Cost of Schooling. — For each child registered in the public schools there was expended an average of $13.83.

For each child enumerated there was expended an average of $11.17.

For each child in attendance there was expended $21.34.

This shows the actual cost of schooling those who attend and obtain the benefits of school.

The number in regular attendance was 82,382, or 52.3 per cent. of the whole number enumerated.

The following table gives the receipts and expenses since 1866, with the average cost of educating children on each of the bases mentioned:

Year.	Receipts.	Expenses	Cost for each child enumerated.	Cost for each child registered.	Cost for each child in attendance.
1866	$704,986.70	$716,203.79	$5 94	.....	$13 79
1867	983,806.32	962,728 21	8.14	.....	17.98
1868	1,043,086.71	1,102,170.19	8.44	$10.49	18.08
1869	1,269,152.83	1,278,827.01	10.23	12.05	20.97
1870	1,484,016.35	1.621,387.76	11.83	13.41	23.69
1871	1,503,617.62	1,496,980.95	11.70	13.23	23 98
1872	1,442,669.01	1,528,440.07	10.95	12.56	22.95
1873	1,542,489 20	1,477,442.72	11.60	13.44	24.08
1874	1,612,947.64	1,697,573.97	12.08	13.52	23 98
1875	1,592,858.11	1,552,583.85	11.81	14.17	23.22
1876	1,560,565.06	1,529,181.52	11.54	13.10	22.13
1877	1,506,218.67	1,510,222.56	10 99	12.63	20.87
1878	1,509,158.85	1,506,477.06	10.90	12.59	20.52
1879	1,390,972.54	1,375,880.46	10.05	11.65	19.14
1880	1,481,680.93	1,408,374.74	10.57	12.37	20 14
1881	1,482,024.39	1,476,690.95	10.31	12.41	20.43
1882	1,563,750.30	1,553,065.16	10.69	12.90	21.40
1883	1,733,392.88	1,813,486.11	9.94	12.33	19 85
1884	1,737,923.36	1,777,277.04	10.21	12.47	19.86
1885	1.735,384.21	1,852,221.45	10.31	12.40	19.72
1886	1,663,019.17	1,791,666.21	10.35	12.54	19 73
1887	1,793.369 19	1,768,371.06	10.76	13.12	20.89
1888	1,749,708.04	1,813,823.04	10.90	13.40	20 82
1889	1,990,336 88	1,984,254.47	11.17	13.83	21.34

A comparative view of the towns under the several heads is given in tables C and D.

The following table gives the expenditures under the various heads for the years since 1865, with the per cent. each constituted of the total expenditure for schools:

Report of Year.	Teachers' Wages.	Per Cent.	Fuel and Incidentals	Per Cent.	New Buildings.	Per Cent.	Repairs.	Per Cent	Other Objects.	Per Cent.
1866	$421.137.92	70 4	$84,464.90	14.1	$62,353.50	10.4	$29,515 87	4.9	.....	...
1867	482,677.50	67.3	63,421.32	8.8	73,212.35	10.2	38,789 62	5.4	$56,522 29	7.8
1868	557,193.22	57.8	64,606.19	6.7	196,453.28	20.4	49,471.84	5.1	92,200.75	9.5
1869	609,658.05	55 3	62,183.96	5.6	276,901.14	25 1	51,781.32	4.6	97,746.85	8.8
1870	695,539 25	54.3	77,090.60	6.0	305,631.72	23 8	63,555 81	4.9	131,782.99	10.3
1871	785,680 04	48.4	101,086.94	6.2	494,604 41	30 5	55,713.69	3.4	176,247.48	10.8
1872	$33,759 96	55.6	98,238.44	6 5	370,369.73	24.7	70,005 64	4.6	117,148.21	7.8
1873	888,871.89	58.1	110,202.90	7.2	319,025.55	20 8	65,224.56	4.2	137,169 37	8 9
1874	959,229.40	64.9	128,588.05	8.7	226,705.78	15 3	53,960.87	3.6	100,862.89	6.8
1875	1,021,714.07	60.1	127,055.01	7.4	294,228.11	17.3	93,863 83	5.5	153,044.13	9.0
1876	1,057,242.19	68.0	140,130.42	9.6	135,135.46	8.7	77,544.46	4.3	134,269.17	8.6
1877	1,085,290.05	70.9	133,343.89	8.7	95,758.63	6.2	68,860.09	4 5	138,480.14	9 0
1878	1,058,682.28	70.1	134,125.12	8.8	98,698.80	6.5	73,516.83	4.8	135,655.57	8.9
1879	1,041,040.43	69.1	112,237.12	7.4	124,944.06	8 2	67,715.24	4.4	152,897.07	10.1
1880	1,015,882 91	73.7	128,362.43	9.3	37,227.65	2.7	71,346.14	5.1	115,648.79	8 4
1881	1,011,729.94	71.8	118,036.64	8.3	87,047.08	6.1	60,814.27	4.3	121,300.31	8.6
1882	1,025,322.66	69.4	119,392.50	8.6	111,904.78	7.5	65,819.65	4.4	144,774 38	9.7
1883	1,056,268.25	68 0	136,058 20	8.7	146,586.39	9.4	71,288 91	4.5	130,310.84	8.3
1884	1.094,580.61	60.3	145,303.89	8.0	327,408.32	18.0	85,062.22	4.6	146,162.55	8 0
1885	1,130,863.35	63 6	140,757.88	7.9	238,963.98	13.4	102,137.66	5 7	150,881.45	8.4
1886	1,166,879.13	62 9	135.720.40	7 3	293,212.83	15.8	86,384.99	4.6	158,489 05	8.5
1887	1,188,056.04	66.3	127,644.60	7.1	216,401.15	12.0	77,338.42	4.3	171,164.26	9.5
1888	1,227,412 60	69.4	148,786.24	8.4	117,860.67	6 6	104,911.91	5.9	156,207 22	8.8
1889	1,264,061.02	69 6	149,322.73	8.2	124.598.70	6.8	88,068 47	4 8	176,438.40	9.7
1890	1,291,472.88	65.0	149,016.64	7.5	226,190.45	11.3	105,619.00	5.3	196,624.30	9.9

Table E shows the part which each of the items of expenditure bears to the whole expenditure.

Indebtedness.

The following table will show the particular objects for which towns and districts incurred their school debts, and the nature of their existing obligations:

The district indebtedness, as reported by the School Visitors, was . . . $1,691,750.26
Later returns furnished by District Committees make it 1,643,738.71
Erroneously reported by School Visitors, . 48,011.55

Of the $1,643,738.71 reported by the District Committees, $1,594,524.60 was incurred for buildings and permanent improvements, and $49,214.11 was for running expenses. The amount of interest reported as paid during the year ending July 14, 1889, was $68,264.09.

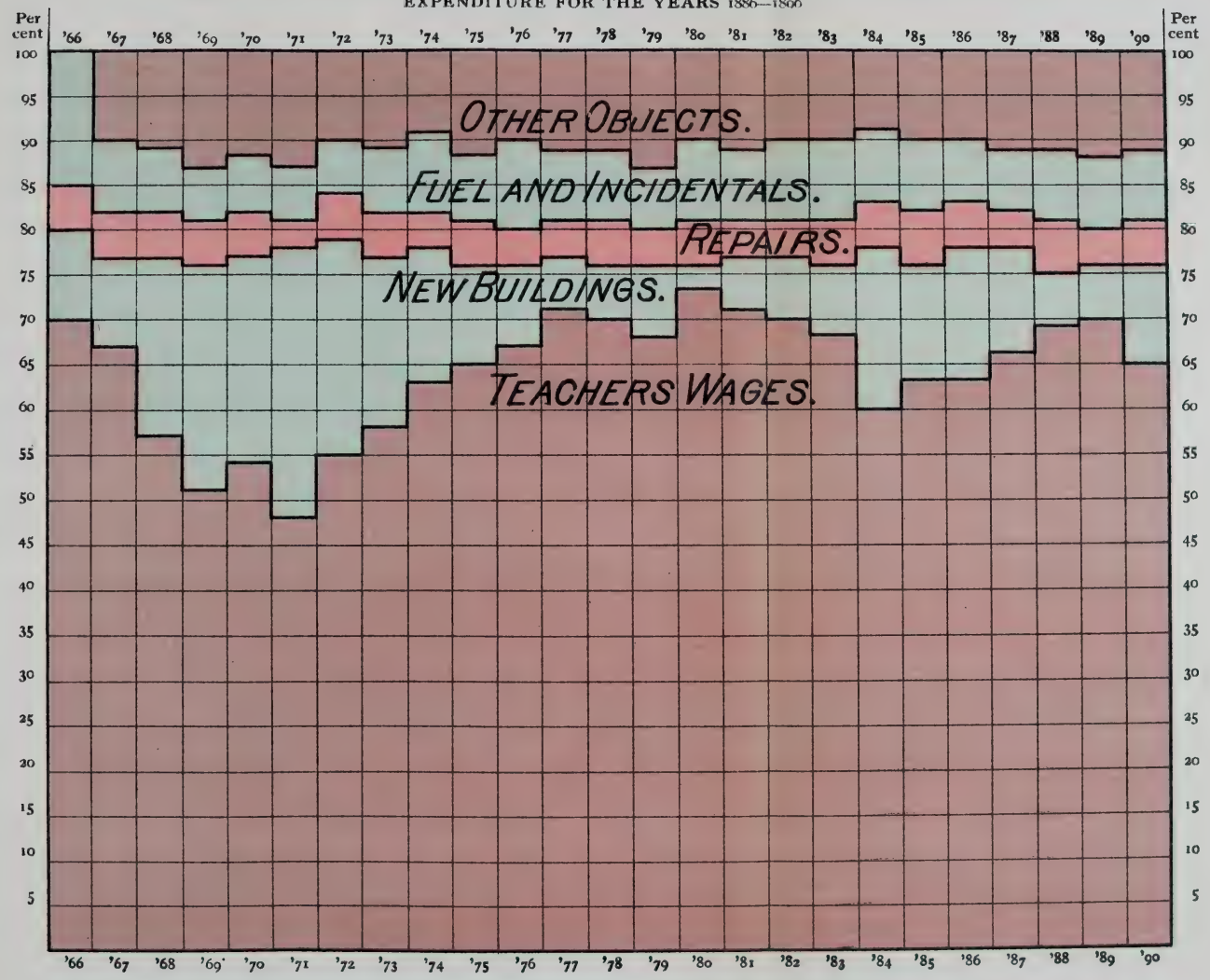
Bonds have been issued to the amount of . $994,000.00
The remainder ($649,738.71) exists in the form of notes.

There are significant items in the foregoing table.

1. A considerable debt incurred for *running expenses.*
2. The use of *floating obligations.*
3. The small districts have paid their bills or have been furnished with money to pay them by the towns, while large districts have been compelled to resort to credit.

TABLE E.

SHOWING THE RATIO OF DIFFERENT ITEMS OF EXPENDITURE TO THE TOTAL EXPENDITURE FOR THE YEARS 1886—1890



If schools are to be maintained, school-houses are a necessity. The stress of increasing enumeration will sometimes throw the expense of several school buildings into a short period. Credit enables the taxpayers to distribute their contributions to this end over several years.

The resort to credit is wholly a matter of choice. All the facts are known when the money is borrowed, and at the time the debt is created adequate provision can be made for paying. Sound principles of finance warrant the existence of sinking funds, but there is nothing so unmistakably vicious as floating debts. Yet the use of floating obligations is widespread.

Their only defense is the sudden demand which cannot wait the sale of obligations. Such emergencies are rare. Debts of this character always mean low salaries for teachers, and parsimony in dealing with schools. They fret the generous, and are a means of power to mischief makers.

Enumeration and Attendance.

Summary of Statistics, 1888–9.

Number of children between 4 and 16 years of age in January, 1889,	157,243
Increase for the year,	2,311
Number of scholars registered in winter,	109,511
Decrease for the year,	39
Number of scholars registered in summer,	101,615
Decrease for the year,	274
Number registered who were over 16 years of age,	3,591
Decrease for the year,	28
Number of different scholars in public schools,	127,089
Increase for the year,	1,034
Number of enumerated children in other schools than public schools,	18,269
Increase for the year,	1,090
Number of children between 4 and 16 years of age in no school, as shown by returns of School Visitors,	22,586
Increase for the year,	769
Number between 4 and 16 years of age in no school, as shown by enumeration returns of January, 1889,	29,425
Increase for the year,	1,851

Number between 8 and 14 who attended no school, as shown by enumeration returns of January, 1889,	2,090
Increase for the year,	9
Average attendance in public schools in winter,	85,455
Increase for the year,	1,599
Average attendance at public schools in summer,	79,310
Increase for the year,	969
Percentage of the whole number registered in the year, as compared with the whole number enumerated in January, 1889,	80.82
Decrease for the year,	.54
Percentage of children in schools of all kinds,	92.44
Percentage of those enumerated registered in winter,	69.63
Decrease for the year,	1.07
Percentage of those enumerated registered in summer,	64.62
Decrease for the year,	1.14
Percentage of average attendance in winter,	78.03
Increase for the year,	1.49
Percentage of average attendance in summer,	78.04
Increase for the year,	1.16
Average attendance in winter, as compared with number enumerated in January, 1889,	54.34
Increase for the year,	.22
Average attendance in summer, as compared with number enumerated in January, 1889,	50.43
Decrease for the year,	.13
Number of districts in which the average attendance for the year ending July 14, 1889, was 8 or less,	193

The school enumeration made in January, 1889, showed —

1. That there were 157,243 persons between four and sixteen years of age. This indicates that the population is about 700,000.

2. 127,818 were reported as having attended school. This is not evidence of regular attendance on the part of any. Any child who is registered and remains a single day is included in this number. It also includes those who are reported as in private schools.

3. Of the whole number enumerated 29,425 were reported as having attended no school. The information is derived from parents or guardians and cannot be accepted as correct.

4. Of the non-attendants 11,189 were under five and 9,833 between five and eight. 6,313 were between fourteen and sixteen. It appears that 27,335 were either above or below the limit of the compulsory law.

5. There remain 2,090 non-attendants between eight and fourteen, the period of compulsory schooling.

The following table gives similar returns since 1884:

Report of	Enumerated.	No. that attended school.	Non-attendants.	Non-attendants under 5.	Non-attendants bet. 5 and 8.	Non-attendants bet. 8 and 14.	Non-attendants bet. 14 and 16.
1884	149,466	121,492	27,974	9,634	9,625	2,841	5,874
1885	150,601	123,047	27,554	9,358	9,788	2 595	5,813
1886	151,069	125,092	25,977	9,151	9,002	2,137	5,687
1887	152,166	126,384	25,782	9,997	8,846	1,916	5,023
1888	153,260	126,426	26,834	10,203	8,891	2,184	5,556
1889	154,932	127,358	27,574	10,430	9,277	2,081	5,786
1890	157,243	127,818	29,425	11,189	9,833	2,090	6,313

The following table gives enumeration, registration, and attendance since 1866, with percentages:

Report of the year.	Average length of Schools.	Enumerated.	Registered.		Different Scholars Registered.	Per cent. Registered.	No. in both Public and Private Schools.	Per cent. in all Schools.	Attendance.		Per cent. of average Attendance.
			Winter.	Summer.					Winter.	Summer.	
1866	....	114,825	78,149	71,603	....	....	....	....	57,131	51,751	47.41
1867	....	118,780	78,206	70,837	....	....	....	....	57,464	50,560	45.47
1868	....	120,884	80,148	73,865	....	....	....	....	57,117	52,299	45.25
1869	163.05	123,650	82,140	75,177	99,390	80.38	....	....	59,489	53,645	45.74
1870	161.75	124,082	88,348	78,865	105,313	84.87	114,896	92.60	64,707	50,309	48.77
1871	168.51	125,409	94,092	83,192	110,640	88.19	119,944	95.64	66,902	58,348	49.13
1872	172 41	128,468	94,408	83,095	113,588	88 50	122,342	95.23	67,018	58,349	48.79
1873	173.34	131,748	94,787	83,874	114,805	87.14	123,834	93.99	67,599	58,113	47.70
1874	174 18	132,908	95,199	86,987	114,857	86.41	133,386	92 83	67,172	60,905	48.18
1875	176 29	133.528	99,550	89,674	119,298	89.34	127,720	95 65	71,433	63,052	50.35
1876	176.26	134,976	98,402	88,595	119,489	88.53	128,634	95 30	71,935	65,251	50.81
1877	178.13	135,189	98,923	89,832	119,106	88.10	128,922	95 36	74,369	66,621	52 14
1878	177 52	137,099	99.657	90,845	119,208	86.95	129,388	94.38	75,732	68,588	52.63
1879	178 47	138,407	100,288	91,433	119,828	86.56	130.937	94.60	77,218	69,912	53.15
1880	178.60	138,428	99,662	91,860	119,382	86.24	130,597	94.34	75,678	69,607	52.47
1881	179 02	140,235	100.596	90,614	119,694	85.35	132,337	94 37	78,421	68,672	52.44
1882	179 98	143,745	100,098	92,259	119,381	83.05	131.856	91.73	76,028	69,050	50.42
1883	179.66	146,188	101,759	92,475	121,185	82.90	134,084	91.72	77,041	69,036	50.16
1884	178.77	149,466	102,122	94,214	120,437	80 58	135.297	90.52	78,423	71,328	50.09
1885	179 55	150,601	103,921	97,499	123,280	81 85	137,860	91.53	80,075	74,787	48.80
1886	179.18	151,069	107,097	98,694	125,718	83 21	140,198	92.80	82,654	75,450	52.32
1887	179.74	152.166	107,213	99,166	125 539	82.50	140,714	92.47	82,949	76,719	52 46
1888	180.18	153,260	108,309	100,169	125,794	82 07	141,747	92.48	82,285	75,678	51.53
1889	179 08	154,932	109.550	101,889	126,055	81 36	143,234	92.44	83,856	78,341	52 34
1890	180 32	157,243	109,511	101,615	127,089	80.82	145,358	92 41	85,455	79,310	52 39

The following table shows the registration of enumerated children in private schools since 1870. Prior to that year no returns were made to this office:

Report for year.	Registered in private schools.	Report for year.	Registered in private schools.	Report for year.	Registered in private schools.
1870,....	9,583	1877,....	9,816	1884,....	14,860
1871,....	9,304	1878,....	10,180	1885,....	14,580
1872,....	8,754	1879,....	11,109	1886,....	14,480
1873,....	9,029	1880,....	11,215	1887,....	15,175
1874,....	8,529	1881,....	12,643	1888,....	15,953
1875,....	8,422	1882,....	12,475	1889,....	17,179
1876,....	9,145	1883,....	12,899	1890,....	18,269

NOTE.—For number of teachers, see page 86.

The following table shows increase or decrease of enumeration, registration, and attendance in the State for year ending July 14, 1889:

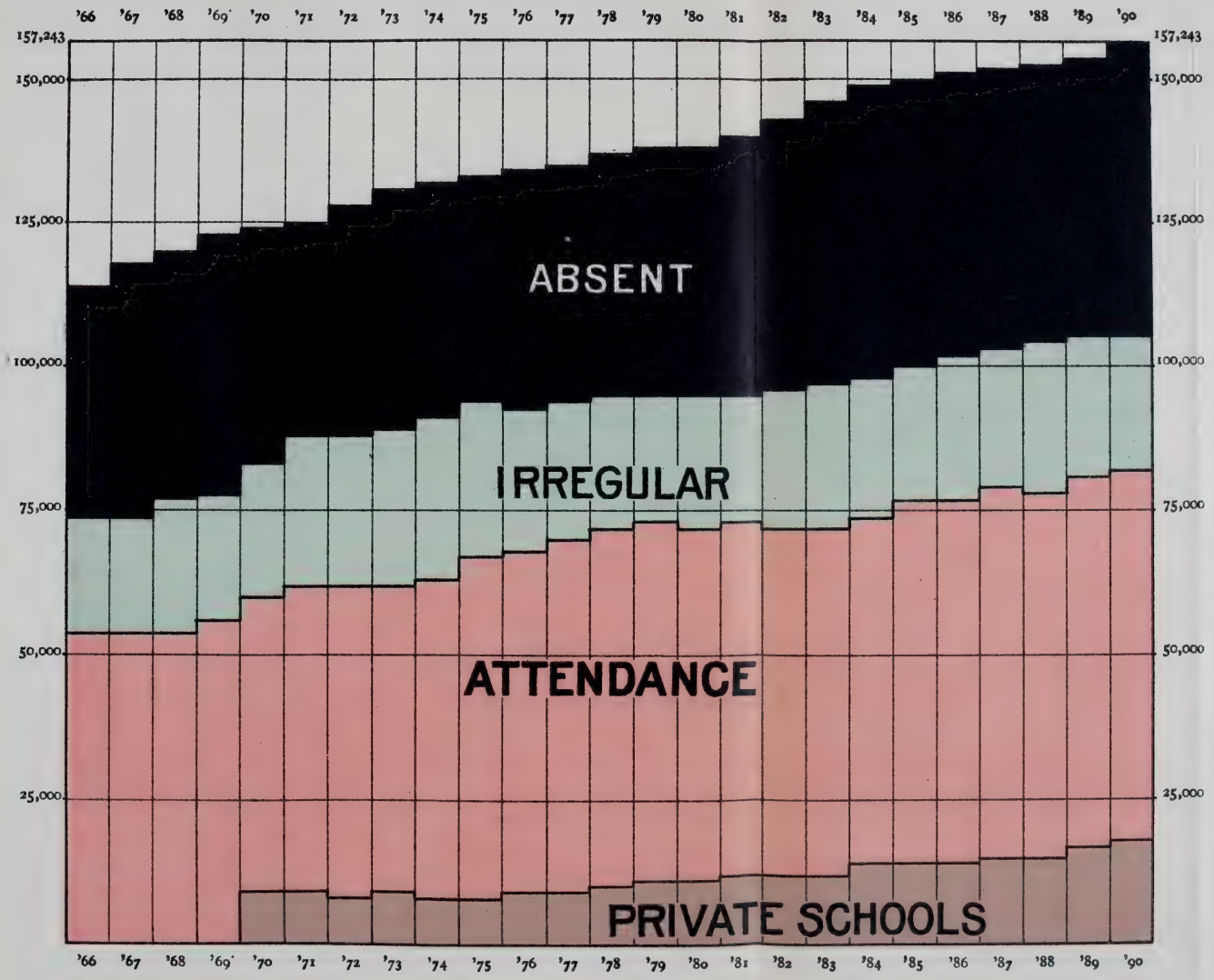
	HARTFORD.			NEW HAVEN.			NEW LONDON.			FAIRFIELD.		
	Enumeration.	Registration.	Attendance.	Enumeration.	Registration.	Attendance.	Enumeration.	Registration.	Attendance.	Enumeration.	Registration.	Attendance.
Increase,..	357	633	361	1,244	239	1,194	.....	.....	.....	596	346	.....
Decrease,..	.....	.....	.....	.....	.....	.....	68	198	324	.....	.....	89

	WINDHAM.			LITCHFIELD.			MIDDLESEX.			TOLLAND.		
	Enumeration.	Registration.	Attendance.	Enumeration.	Registration.	Attendance.	Enumeration.	Registration.	Attendance.	Enumeration.	Registration.	Attendance.
Increase,..	.....	.....	.....	180	177	238	141	.....	.....	.....	38	49
Decrease,..	48	195	49	.....	.....	.....	.....	6	96	91	.....	.....

	STATE.		
	Enumeration.	Registration.	Attendance.
Increase,.....	2,518	1,433	1,842
Decrease,.....	207	399	558
	2,311	1,034	1,284

TABLE F.

SHOWING THE RATIO OF ABSENCE, IRREGULARITY AND ATTENDANCE, TO THE WHOLE NUMBER OF CHILDREN OF SCHOOL AGE FOR THE YEARS 1866—1890.



The graphic table F exhibits very forcibly facts which figures but feebly represent.

Of the non-attendants a large number are outside the compulsory limit, that is, between 4 and 8, and between 14 and 16. There remains a large fraction of the school population that does not receive the schooling which the State and towns are at infinite pains and expense to provide.

The evil of non-attendance is exceeded by most pernicious irregularity. One irregular scholar disorganizes a school and disturbs the whole course of instruction, — is a positive enemy of every other scholar.

This irregularity is due to poverty, to diseases, and to shiftlessness of parents, on the one hand, and to inefficiency of teachers on the other. The law does not and cannot touch the evil, until a single day's absence without legal excuse can be punished, and schools be made attractive and useful.

It does not appear that in 25 years attendance has gained, or that a larger per cent. of enumerated persons attend school. Upon examination it will be seen, however, that the ratio of attendance in public schools has not decreased within the last few years notwithstanding large withdrawals to private schools. If 18,000 enter private schools and the public schools do not shrink, but rather hold their relative station, the public school is not losing but gaining.

All private ventures, whether stimulated by gain or ecclesiasticism, will wane and decay before vigorous, well taught public schools. It is only the weak and worthless public school, shorn of intelligent support by its own inefficiency, that can be destroyed.

Child Labor.

By the child labor law the employment of children is effectually prevented in all our chief industries except the agricultural. Children now have all the protection which a law, well enforced, can give them.

We also have compulsory schooling. By the law which prohibited the labor of children the State was given powers larger than it before possessed to compel attendance. This

act supplemented previous legislation, and gave the compulsory procedure efficiency.

The principle has been established that parents are not to be allowed to do as they will with their children if they incline either to set them at work, or to let them run wild without elementary education. This involves considerable interference with freedom of contract. The employer is prevented from hiring on terms to which the persons whom he wishes to hire would, for the most part, have readily assented. Under the influence or command of parents, and often voluntarily, young children are ready to accept employment. The law then prohibits employment, which is in substance prohibiting a contract between the parties.

There is no evidence that the prevention of juvenile labor has stopped machinery in any industry. There is no evidence that the prohibition has caused more than occasional hardship. The price of no manufactured article has been increased. Restrictions, in other cases unnecessary, must be exacted to prevent their labor from being sold under conditions which make it impossible for them ever to become free contributors to social good hereafter. In fine, we have a system of restriction which has benefited children, and injured no person or interest. No impartial person wishes to see the system reversed, and many wish to see it extended.

Without the command of certain elementary knowledge, persons are as effectually crippled as by the loss of an arm, or by a broken constitution. They cannot act freely and intelligently. The State practically prevents children from growing up in that degree of ignorance which excludes them from a fair chance in life with as much and more reason than it prevents them from working over-hours or in unhealthy buildings.

All this interference with freedom of contract is not justified on the ground that the State proposes to make people good, or to furnish them with employment, or even to look out for their general welfare; the prime purpose is to maintain those conditions without which a free exercise

of human faculties is impossible. It is putting all in a condition to be left to themselves.

It is often asked, "Might not parents be trusted to get the schooling necessary for their children? Would they not, from natural affection, educate their children? Or if parents fail, would not children learn to educate themselves? Or would not children avoid such labor as would prevent their getting an education?" Doubtless it would be better if necessary education was always provided by the spontaneous action of individuals rather than by the compulsion of law. We must, however, take men as we find them, and until such action is spontaneous, the State takes the best security it can for children growing up with so much knowledge as is necessary to give them a fair chance in life.

There is no undermining of self-reliance, nor doing what people could or would do for themselves. A law which compels a man to send his children to school only touches the man who does not want to do it.

To the man who has right feeling, such a law is no restraint. To him it is rather a powerful friend, for it gives him security for the efficient doing of that which with his best efforts he could not have succeeded in getting done efficiently if he had been left to himself. Probably it relieves him from some of the anxiety and responsibility which would have attached to him if he had to attend to his children's education. Relief from these responsibilities will make him more careful in other respects.

We need not then think of the effect upon those who are anxious to do right. It is the untaught and neglected children for whose benefit these laws exist. By restrictive legislation children have been delivered quickly from depressing tasks. Under complete freedom of contract the chance which this law has opened would have been denied.

The facts remove any doubt as to the beneficence of this legislation. Left to itself or to the operation of casual benefactors, an ignorant population perpetuates and increases itself. Most children born and bred in cramped and stifling conditions never would lift themselves. Their parents

would gladly sell their labor on terms which would have kept the children in the same state as the parents were. There is no demand or desire for education among those who dispose of their children's labor. They entertain no sentiment which prevents them from putting their children at work in early years. Children thus maimed never can become contributors to the good of society. Moreover, if labor can be bought under conditions incompatible with the decent education of children, there will always be those who will buy it. Either the education of children must become more attractive than money derived from juvenile labor or the law must prevent the sale of child labor.

The agents to whom the enforcement of the laws relating to attendance and labor is entrusted, are Giles Potter, New Haven, and J. K. Judson, Thomaston.

The following table exhibits in detail the work of enforcing the laws relating to attendance:

TOWNS.	Number cases of absences investigated.	Number families visited.	Recognized excuses.			Number absent illegally.	Number at work illegally.	Number sent to school.	Prosecutions.		Number of truants.	Number sent to Reform School.	Number sent to Industrial School.	Temporary Homes.
			Number cases of disability.	Number cases of lack of clothing.	Number at work legally.				Parents.	Employers.				
HARTFORD COUNTY.														
Hartford,	964	655	64	50	138	105	8	105	2	....	46	1	....	....
Bloomfield,	6	2	....	....	....	6	....	....	....	....	....	....	....	....
Burlington,	14	4	2	3	....	7	....	7	....	....	....	....	....	....
East Windsor,	68	45	4	1	19	21	10	21	4	3	....	....	....	....
Farmington,	10	8	2	....	....	8	....	8	....	....	1	1	....	....
New Britain,	70	42	1	2	7	31	6	31	4	3	6	4	1	....
Rocky Hill,	1	....	....	....	....	....	....	....	....	....	....	....	....	....
Southington,	67	51	1	4	10	31	8	31	1	2	4	1	....	....
South Windsor,	8	7	....	....	....	....	....	8	1	....	....	....	....	....
Windsor,	2	....	....	....	....	....	....	....	....	....	....	....	....	....
Total, 10 towns,	1210	814	74	60	174	209	32	211	12	8	57	7	1	....
NEW HAVEN COUNTY.														
New Haven, 1	169	124	90	36	385	43	1	79	4	....	....	....	....	....
New Haven, 2	10	3	....	....	....	7	....	7	....	....	....	....	....	....
Branford,	6	4	1	1	....	3	1	3	2	....	....	....	....	4
Derby,	6	2	....	2	1	5	....	5	2	....	....	....	....	....
Meriden, 1	10	9	2	....	....	....	....	8	....	....	....	....	....	....
Meriden, 2	4	2	....	....	....	3	....	3	....	....	....	....	....	....
Milford,	6	2	....	....	....	5	....	5	....	....	....	....	....	....
Naugatuck,	86	58	2	3	19	29	5	29	1	1	7	....	1	....
North Branford,	2	1	....	....	....	2	....	2	....	....	....	....	....	....
Seymour,	1	....	....	....	....	1	....	1	....	....	....	....	....	....
Waterbury,	3	2	....	....	....	5	....	3	....	....	....	....	....	....
Total, 9 towns,	303	207	95	42	405	101	7	145	9	1	7	....	1	4
NEW LONDON COUNTY.														
Norwich Town,	1	1	....	....	....	....	....	1	....	....	1	....	....	....
" Central,	1	1	....	....	....	1	1	1	....	....	....	....	....	....
" other districts,	2	2	....	....	....	....	....	....	....	....	1	....	....	....
" complete,	4	4	....	....	....	1	1	2	....	....	2	....	....	....
Bozrah,	1	1	....	....	....	....	....	....	....	....	....	....	....	....
Colchester,	18	10	1	1	....	....	....	11	....	....	....	....	....	....
East Lyme,	1	1	....	....	....	1	....	1	....	....	....	....	....	....
Lebanon,	8	4	1	....	....	6	....	6	....	....	....	....	....	....
Preston,	7	5	4	1	....	7	....	7	....	....	1	....	....	....
Salem,	8	8	1	....	....	2	2	6	....	....	....	....	....	....
Voluntown,	1	1	....	....	....	1	....	1	....	....	....	....	....	....
Waterford,	2	2	....	....	....	....	....	....	....	....	....	....	....	....
Total, 9 towns,	50	36	7	2	....	18	3	34	....	....	3	....	....	....

TOWNS.	Number cases of absences investigated.	Number families visited.	Recognized excuses.			Number absent illegally.	Number at work illegally.	Number sent to school.	Prosecutions.		Number of truants.	Number sent to Reform School.	Number sent to Industrial School.	Temporary Homes.
			Number cases of disability.	Number cases of lack of clothing.	Number at work legally.				Parents.	Employers.				
Fairfield County.														
Bridgeport,	11	6	....	2	....	9	4	9	1	1	....	....	....	....
Brookfield,	9	6	....	2	....	6	1	6	1	1	2	....	....	....
Greenwich,	1	1	...	....	....	1	....	1	....	....	....	....	1	....
Huntington,	1	...	..	....	....	...	....	....	....	....	....	....	....	....
New Canaan,	3	3	1	....	....	2	....	2	....	....	2	2	....	....
Stratford,	29	15	3	2	....	9	1	9	....	....	1	1	....	....
Total, 6 towns,	54	31	4	6	...	27	6	27	2	2	5	3	1	....
Windham County.														
Brooklyn,	15	4	....	....	....	6	2	6	....	....	....	....	....	....
Hampton,	1	1	....	....	....	....	....	....	....	....	....	....	....	....
Killingly,	38	20	8	....	...	28	....	21	2	2	6	1	....	...
Plainfield, 1	1	....	....	....	....	....	....	..	....	....	....	....	....	....
Plainfield, 2	71	55	....	....	....	46	5	46	....	....	....	....	....	....
Pomfret,	7	4	....	....	....	....	....	7	....	....	....	..	....	....
Windham,	3	3	....	....	....	....	....	3	2	...	1	1	....	....
Woodstock,	1	1	....	....	....	....	....	....	....	....	....	....	....	....
Total, 7 towns,	137	88	8	....	....	80	7	83	4	2	7	2	....	...
Litchfield County.														
New Hartford,	101	70	6	....	25	49	3	49	....	...	2	....	....	....
Plymouth,	2	2	..	....	....	2	....	2	....	....	....	....	....	....
Winchester,	9	7	1	....	...	6	....	...	....	....	1	1	....	....
Total, 3 towns,	112	79	7	....	25	57	3	51	....	....	3	1	....	....
Middlesex County.														
Middletown,	14	3	....	...	....	6	2	6	1	...	...	....	....	....
Chatham,	2	....	....	....	...	2	....	2	....	....	....	...	...	2
Clinton,	3	1	....	....	....	3	....	3	....	1	....	....	...	4
Saybrook,	1	....	....	...	....	....	....	....	....	....	....	..	...	...
Total, 4 towns,	20	4	....	....	....	11	2	11	1	1	....	....	....	6
Tolland County.														
Tolland,	7	3	....	....	....	....	....	6	1	....	....	....	....	....
Coventry,	3	2	....	....	....	....	....	3	....	....	....	..	....	....
Stafford,	78	64	8	2	17	29	5	29	3	2	...	....	....	4
Vernon,	2	1	1	....	...	1	....	1	....	....	....	..	..	....
Total, 4 towns,	90	70	9	2	17	30	5	39	4	2	....	....	....	4

SUMMARY BY COUNTIES.

COUNTIES.	Number of towns.	Number cases of absences investigated.	Number of families visited.	Recognized excuses.			Number absent illegally.	Number at work illegally.	Number sent to school.	Prosecutions.		Number of truants.	Number sent to Reform School.	Number sent to Industrial School.	Temporary Homes.
				Number cases of disability.	Number cases of lack of clothing.	Number at work legally.				Parents.	Employers.				
Hartford,	10	1210	814	74	60	174	209	32	211	12	8	57	7	1	....
New Haven,	9	303	207	95	42	405	101	7	145	9	1	7	....	1	4
New London,	9	50	36	7	2	....	18	3	34	....	....	3	....	....	....
Fairfield,	6	54	31	4	6	....	27	6	27	2	2	5	3	1	....
Windham,	7	137	88	8	....	....	80	7	83	4	2	7	2	....	....
Litchfield,	3	112	79	7	....	25	57	3	51	....	....	3	1	....	....
Middlesex,	4	20	4	....	....	....	11	2	11	1	1	....	....	....	6
Tolland,	4	90	70	9	2	17	30	5	39	4	2	....	....	....	4
The State,	52	1976	1329	204	112	621	533	65	601	32	16	82	13	3	14

The following is a summary of the foregoing:

Number of towns visited,		52
Number of cases of absence investigated,		1,976
Number of families visited,		1,329
Number absent under legal excuses —		
Mental or physical disability,	204	
Lack of clothing,	112	
At work legally,	621	
Total,		937
Number absent illegally, negligence, etc.,	533	
Number absent illegally, at work,	65	
Total,		598
Number sent to school,		601
Number of prosecutions, parents,	32	
Number of prosecutions, employers,	16	
Total,		48
Number of truants,		82
Number sent to Reform School,		13
Number sent to Industrial School,		3
Number sent to Temporary Homes,		14

The following table exhibits in detail the work of enforcing the law in relation to child-labor.

TOWNS.	Establishments.		Under 13.				Children 13 to 14.			
				Having certificates of age.			Employed.			
	Visited.	Inspected.	Employed illegally.	Town clerk.	Teacher.	Parent.	Having legal certificates.	Having no legal certificates.	In violation of law.	Discharged to attend school.
Hartford County.										
Hartford,	6							4		4
East Windsor,	3	3	2	1			14	10	8	8
New Britain,	3	3	1				4	4	4	4
Southington,	12	12	2				1	4	4	2
New Haven Co.										
New Haven,	43	43					7	1	1	1
Branford,	1	1	1							
Meriden,	15	12					3			
Naugatuck,	5	5					7	3	3	5
New London Co.										
New London,	5	5					4			
Norwich,	10	10					37			
East Lyme,	1	1								
Griswold,	3	3					4	14	14	
Montville,	4	4					1			1
North Stonington,	1	1								
Preston,	1	1					1			
Sprague,	1	1					3			
Stonington,	2	2	2				3			2
Voluntown,	2	2					7			
Fairfield Co.										
Bridgeport,	58	28	4				3	4	4	4
Brookfield,	1	1						1	1	1
Huntington,	1									
Stratford,	1								1	
Windham Co.										
Brooklyn,	1	1					1			
Killingly,	15	15	2				24	13	13	2
Plainfield, 1	5	5					9			
Plainfield, 2	6	6	5		2	8	12	8	1	1
Putnam,	6	6					18			
Thompson,	4	4					13			
Windham,	11	11					15			
Litchfield Co.										
Barkhamsted,	2	1					1			
Colebrook,	1	1					5			
New Hartford, 1	3	2					12			
New Hartford, 2	3	3	1			8	22	6	2	6
Norfolk,	3	2					1			
Plymouth,	1	1					2			
Torrington,	6	5					1	1	1	1
Watertown,	2	1								
Winchester,	7	5					3			
Tolland Co.										
Stafford,	5	5	1		3		6	5	4	6
37 Towns,	260	212	21	1	5	16	244	78	61	48

Prosecutions.		Children Between 14 and 16.				Have local authorities acted?	School accommodations?	Reading-room?	Evening schools?
Non-attendance.	Child labor.	Employed.	Cannot read or write.	Number of hours.	Average weekly wages.				
3	2	.....	.....	60	.....	No.	Yes.	No.	No.
3	2	.....	.....	.....	.....	.....	.....	.....	.....
2	1	29	1	57 to 60	3.50	No.	Yes.	No.	No.
.....	.....	378	15	59	4.00	No.	Yes.	No.	Yes.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	116	4	60	5.00	No.	Yes.	No.	Yes.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	50	.....	60	4.00	No.	Yes.	No.	No.
.....	.....	293	19	60	3.90	No.	Yes.	Yes.	Yes.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	50	7	60	4.00	No.	Yes.	Yes.	No.
.....	.....	12	.....	60	4.25	No.	Yes.	No.	No.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	16	.....	60	4.00	No.	Yes.	No.	No.
.....	.....	12	2	60	4.50	No.	Yes.	No.	No.
.....	.....	23	.....	60	3.50	No.	Yes.	No.	No.
.....	.....	24	5	60	3.75	No.	Yes.	No.	No.
1	.....	167	8	60	.....	Yes.	Yes.	No.	Yes.
1	.....	1	.....	60	.....	No.	Yes.	No.	No.
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	63	21	60	3.50	No.	Yes.	No.	No.
.....	2	142	37	60	4.20	No.	Yes.	.....	No.
.....	.....	55	.....	60	3.50	No.	Yes.	.....	No.
.....	.....	69	21	60	.....	No.	Yes.	.....	No.
.....	.....	143	19	60	4.00	No.	Yes.	No.	No.
.....	.....	120	18	60	4.16	No.	Yes.	No.	No.
.....	.....	144	5	60	4.00	No.	Yes.	No.	No.
.....	.....	4	.....	60	4.50	No.	Yes.	No.	No.
.....	.....	20	.....	60	3.75	No.	Yes.	No.	No.
.....	.....	90	21	60	3.25	No.	Yes.	No.	No.
.....	.....	91	28	60	3.25	No.	Yes.	No.	No.
.....	.....	10	.....	60	4.75	No.	Yes.	No.	No.
.....	.....	6	.....	60	4.00	No	Yes.	No.	No.
.....	.....	32	.....	60	5.00	No.	Yes.	No.	No.
.....	.....	10	.....	60	4.50	No.	Yes.	No.	No.
.....	.....	27	.....	60	4.80	No.	Yes.	No.	No.
2	2	25	.....	60	3.50	No.	Yes.	No.	No.
12	9	2,222	231						

Below will be found a summary of the table:

Number of towns visited,		37
Number of establishments visited,		260
Number of establishments inspected,		212
Children 13 to 14 employed,		322
Discharged to attend school,		48
Having legal certificates,		244
Having no legal certificates,		78
In violation of the law,		61
Children under 13 employed illegally,		21
Prosecutions —		
Employers,	9	
Parents,	12	
Children between 14 and 16 —		
Employed,		2,222
Cannot read or write,		231

Below will be found the special report of Giles Potter:

To Hon. Charles D. Hine,

Secretary of State Board of Education:

Sir,— The following is a report of my work as agent of the Board for the twelve months ending September 1, 1889:

In the months of May and June, 1888, I had made a canvass of the school attendance in New Britain, as was stated in my last report. A somewhat detailed account of my work there since that time may serve as an example of work in other places.

On the opening of the schools in the following September, lists of the names of children who had not previously attended school as the law requires, and whose parents I had seen, were sent to the superintendent of schools in that town, and to those having charge of the parochial school, with the request that teachers would examine these lists and report whether or not the children were attending school. These reports showed that sixty-seven children were absent from school, apparently in violation of law. It also appeared that some of these children were illegally employed.

I therefore went over again the ground which had been canvassed a few months before. Many of the children whose names had been returned on the lists of absentees were found attending other schools than those where they had been expected, owing,

in some cases, to removals of families. It still appeared that twenty-eight children were unlawfully absent from school, and that some of them were employed. Prosecutions were then made of parents, employers, and truant children. The numbers of these prosecutions are given in the accompanying tabular statement.

These vigorous measures seemed, for a while at least, to produce a desired improvement. Duties elsewhere prevented my visiting this town again during the period covered by this report, except on one occasion, when my attention was called to some special cases of neglect on the part of parents.

If local authorities could follow up the advantages gained in this way, some lasting improvement might be effected.

During the month of October I procured from the town treasurer of Hartford the papers returned by committees of the several districts of that town, containing the names of the children enumerated in January, 1888. These papers were taken to the principals of the schools, who were requested to examine them, and, with the assistance of their teachers, to check the names thereon of all children over seven and under fourteen years of age, whose attendance at school during the preceding twelve months had been regular and such as answer the requirements of the law of the State. When this work was done, the unchecked names were copied and presented to the teachers of the parochial schools, who examined the lists and checked the names of those who were attending their schools.

About the first of December I began to visit the homes of children who, according to the information which I had thus far obtained, had not attended school, or not so as to conform to the law.

In very many cases the parents said their children were attending school, and had attended regularly, either in their own districts, or in other districts, or parochial or private schools. In most instances such statements were found, on visiting the schools, to be correct. Failures, on the part of teachers, to check the names of some children who were attending these schools were often owing to some differences in the names, the name of a child on the enumeration list not being the same as the name of the same child on their registers. In families where there is a stepfather the enumeration list usually shows the names of the children the same as his, whereas at school the children give

their correct names. Many mistakes were due to this and other causes. As the enumeration was made about ten months before this canvass, there had been many removals from one district to another, and some families had left the city.

The results of these inquiries at the schools and the homes of the children are shown in Table I of this report; columns 5, 6, 9, a, b, c, d, e, f, the numbers found to be attending school; columns 11, a, b, c, show the number found to be absent from school for lawful reasons; columns 12, a, b, c, the numbers of children who were found to be unlawfully absent from school.

In most instances, those reported "destitute" were only temporarily so, usually without shoes. Most of those "working" were fourteen years of age. As the enumeration on which this canvass was based was made nearly twelve months before, most of the children whose ages had been given as thirteen had now become fourteen. A few children thirteen years of age were found to be "working"; but all but seven of them had attended school at least sixty days of the preceding twelve months. I am sure there were no flagrant or willful violations of the law on the part of employers.

"Neglected" children are not included in the numbers of those reported "destitute," but are those whose absence from school was due to the neglect or indifference on the part of parents or guardians. It is difficult to state precisely the number sent to school. In some cases, where the excuse was poor health (?), the order was conditional. In other cases, children over fourteen years of age were directed to go to school unless they found work at once.

TABLE I.—STATEMENT OF WORK IN HARTFORD FROM DECEMBER 1, 1888, TO JANUARY 31, 1889.

1		2	3	4	5	6	7	8	9						10	11			12			13	14
DISTRICTS.									FOUND ATTENDING SCHOOL AS STATED BY PARENTS.							LAWFULLY ABSENT.			UNLAWFULLY ABSENT.				
Number.	NAME.	Families having Children.	Children enumerated January, 1888.	Children over 7 and under 14.	Checked by teachers attending public school.	Checked by teachers attending parochial school.	Remaining for investigation.	Families visited.	*a* School of the district.	*b* Schools of other districts.	*c* Parochial schools.	*d* Private schools.	*e* Instructed at home.	*f* In Reform School.	Died.	*a* Disability.	*b* Destitute.	*c* Working.	*a* Working.	*b* Neglected.	*c* Truant.	Moved and not found.	Sent to school.
1	Brown, . . .	1142	2228	1315	669	307	339	168	98	11	48	13	2	9	5	15	21	39	3	6	23	69	30
2	South,. . . .	1445	2987	1933	1269	485	179	105	27	16	30	11	1	2	1	8	4	35	2	....	6	42	23
3	Second North,	624	1290	768	308	268	192	58	12	36	11	8	1	3	2	6	4	24	1	2	9	82	27
4	West Middle, .	549	1009	586	344	94	148	46	9	12	41	28	3	....	1	3	5	10	....	1	4	45	10
5	Arsenal, . .	444	841	531	350	76	105	55	7	12	12	3	2	1	3	4	2	6	1	2	4	50	12
6	Washington, .	212	484	314	200	12	102	40	10	18	4	12	1	1	....	1	....	7	....	4	....	44	4
7	South West, .	29	75	45	24	1	20	14	.. .	20	....	....	....	....	....	....	....	....	....	....	....	....	2
8	North East, .	227	475	281	194	7	80	24	11	9	....	5	1	2	...	6	2	2	....	1	....	41	4
9	North West, .	76	185	116	45	26	45	19	....	7	10	11	....	...	....	1	....	....	....	2	....	14	11
10	Gravel Hill, .	16	33	11	9	....	2	3	....	1	....	...	1	....	....	....	....	....	....	....	....	....	2
	Totals, . .	4764	9607	5900	3412	1276	1212	532	174	142	156	91	12	18	12	44	38	123	7	18	46	387	125

In the month of February, after the work above reported, I made lists of the names of children that had not been checked as attending any school, including those whose parents had claimed that they were attending, so far as such claims had not been verified, and children whose parents had promised or had been directed to send them to school; also those reported "truant" or "irregular" on former lists, and otherwise. These lists were made for each of the public schools and parochial schools. Column 2, Table II, shows the numbers of names on these lists.

When these lists had been duly examined and returned to me, it appeared that there were still at least 212 cases for further investigation. The numbers from each school are shown in column 6 of Table II. More visits were then made to the homes of the children. The numbers are shown in column 7. The results of these visits and investigations are also shown in the columns of the same table.

Two parents were prosecuted for failing to cause their children to attend school. One of them was found guilty and fined. The other was considered by the court incompetent to control his boy, and was discharged, and the boy was committed to the State Reform School.

TABLE II.—STATEMENT OF WORK IN HARTFORD FROM MARCH 1ST TO JUNE 7TH, 1889.

1	SCHOOL.	2	3	4	5	6	7	8					9			10				
								FOUND ATTENDING SCHOOL AS STATED BY THE PARENTS.					LAWFULLY ABSENT.			UNLAWFULLY ABSENT.				
Number.	NAME.	Cases for inquiry.	Found in school.	In school some part of the year.	Moved (included in column 4).	Not attending school.	Homes visited.	*a* School of the district.	*b* Schools of other districts.	*c* Parochial schools.	*d* Instructed at home.	*e* In Reform School.	*a* Disability.	*b* Destitute.	*c* Working.	*a* Working.	*b* Neglected.	*c* Irregular.	Not found.	Sent to school.
1	Brown, . . .	117	68	20	9	26	14	7	1	7	.....	.....	....	4	2	....	8	6	13	14
2	South, ...	58	37	1	....	20	16	1	4	5	....	1	1	....	1	....	3	....	6	6
3	Second North, .	30	13	....	....	17	13	6	.....	1	.....	.....	2	....	2	....	6	2	1	8
4	West Middle, .	4	....	....	....	4	....	.....	2	.....	.....	.....	....	....	2	....	....	....	....	....
5	Arsenal, . . .	38	24	....	2	14	7	1	4	.....	1	.....	....	3	1	....	2	....	....	2
6	Washington, . .	21	17	....	1	4	....	1	1	.....	.....	.....	....	....	....	....	....	....	2	2
7	South West, . .	3	....	....	....	3	....	3	.....	.....	.....	.....	....	....	....	....	....	....	....	....
8	North East, . .	20	18	....	....	2	9	.....	.....	.....	.....	. ....	3	1	1	....	8	5	....	13
9	North West, .	7	5	1	1	2	2	.....	1	.....	.....	.....	4	....	....	....	....	....	....	....
10	Gravel Hill, . .	3	....	....	....	....	1	.....	.....	.....	.....	.....	3	....	....	....	....	....	....	....
	St. Patrick's, .	59	17	....	....	43	23	5	9	11	.....	.....	1	1	2	....	7	....	7	7
	St. Peter's, . .	78	41	....	....	37	15	2	2	8	.....	.....	1	3	3	1	7	....	7	8
	St. Joseph's, .	50	10	....	1	40	23	2	1	22	.....	.....	4	....	1	....	....	....	10	10
	Totals, . .	488	250	22	14	212	123	28	25	54	1	1	19	12	15	1	41	13	46	70

In the month of May, in accordance with your request, I visited Bridgeport for the purpose of ascertaining what violations of the law, if any, were practiced by employers there, it having been stated in a newspaper that 275 children under thirteen years of age were there employed in factories.

Superintendent Harrington and Officer Russell Glenn at once gave me information which seemed to make further investigation unnecessary. Police-Officer Glenn had for some time been detailed as truant officer, but in the fall of 1888 he had been withdrawn from that service. On the passage of the new city charter by the Legislature in April, which provides for a truant officer, Mr. Glenn was reappointed. On resuming his service, Superintendent Harrington prepared for him a list of cases requiring attention. This list contained the names of 274 children from six to fourteen years of age. This was all the ground there was for the statement that children were employed in violation of law.

At the time of my first visit, May 2d, Officer Glenn had investigated every one of the cases. He had not found more than ten of the children who were absent from school employed. Some of these had been found to be over fourteen years of age, others were over thirteen, and some of them having attended school sixty days during the preceding twelve months had obtained the requisite certificates. Those who could not get certificates had been sent to school.

However, there were some cases that seemed to require further attention; and with the officer I visited six families and fifty-eight establishments where there was reason for thinking children might be employed. The principal reason for visiting these establishments was not to learn whether children were there employed in violation of law, for in most instances we had previous knowledge that there were none, but to ascertain the number of children between the ages of fourteen and sixteen employed, and what number, if any, could not read and write.

In making these examinations, I had cards printed, as follows: "Please write on this paper your name, age, date of your last birthday, and the name of the town and country where you were born." These cards, with paper and pencils, were handed to every child under sixteen years of age. The number tested in this way was 167, in 28 places of employment. Of this number, 159 read the card, and wrote according to the direction. Three children, thirteen to fourteen years of age, were found lawfully

employed; four others were employed in violation of law. They could not obtain certificates of school attendance.

A man in this town having control of a boy taken from an orphan asylum was prosecuted for not sending him to school. He was found guilty, and ordered to pay a fine of ten dollars. He appealed, and the case was tried in the Court of Common Pleas. He was again found guilty, and, rather than pay fine and costs, went to jail.

In all my work in Bridgeport I was assisted by Officer Glenn.

I made thorough canvass also in East Windsor, Naugatuck, New Hartford, Plainfield, Southington, Stafford Springs, and West Stratford. In the other towns named in the following statement, my attention was given to some districts or some individual cases of neglect and violation of law.

TABLE III.—STATEMENT OF WORK IN 34 TOWNS IN THE STATE FROM SEPTEMBER 1, 1888, TO SEPTEMBER 1, 1889.

1	2	3	4	5	6	7	8			9	10	11	12		13	14	15	16
							Lawfully Absent from School.						Prosecutions.					
Number.	TOWNS.	Cases investigated.	Schools visited	Families visited.	Factories and stores visited	Certificates inspected.	*a* Disability.	*b* Want of clothing.	*c* At work.	Unlawfully absent from school.	Unlawfully employed.	Sent to school.	*a* Of parents.	*b* Of employers.	Truants.	Sent to Reform School.	Sent to Industrial School.	Sent to County Homes.
1	Bloomfield,	6	1	2	....	....	.....	.....	.....	6	.....	....	.....	.....	....	.....	.....	.....
2	Branford,	6	1	4	1	....	1	1	.....	3	1	3	2	.....	...	.....	.....	4
3	Bridgeport,	11	6	6	58	10	.....	2	.....	9	4	9	1	1	....	.....	.....	2
4	Brookfield,	9	8	6	1	....	.....	2	.....	6	1	6	1	1	2	†(1)	.....	.....
5	Burlington,	14	4	4	....	....	2	3	.....	7	.....	7	.....	.....	....	.....	.....	.....
6	Chatham,	2	1	....	....	....	.....	.....	.....	2	.....	2	.....	.....	..	.....	.....	2
7	Clinton,	3	1	1	....	....	.....	.....	.....	3	1	3	.....	1	....	.....	.....	4
8	Derby,	6	1	2	....	....	.....	2	1	5	.....	5	2	.....	....	.....	.....	.....
9	East Windsor,	68	11	45	3	14	4	1	19	21	10	21	4	3	....	.....	.....	.....
10	Farmington,	10	2	8	....	....	2	.....	.....	8	.....	8	.....	.....	1	1	.....	.....
11	Greenwich,	1	1	1	....	....	.....	.....	.....	1	.....	1	.....	.....	...	.....	1	.....
12	Hartford,	*964	25	655	6	....	64	50	138	105	8	105	2	.....	46	1	.....	.....
13	Huntington,	1	1	....	1	....	.....	.....	.....	.....	.....	....	.....	.....	....	.....	.....	.....
14	Killingly,	1	1	....	....	....	.....	.....	.....	.....	.....	....	.....	.....	....	.....	.....	.....
15	Meriden,	4	....	2	..	....	.....	.....	.....	3	.....	3	.....	.....	....	.....	.....	.....
16	Middletown,	14	7	3	....	....	.....	.....	.....	6	2	6	1	.....	....	.....	.....	.....
17	Milford,	6	2	2	....	....	.....	.....	.....	5	.....	5	.....	.....	....	.....	.....	.....
18	Naugatuck,	86	9	58	5	....	2	3	19	29	5	29	1	.....	7	†(1)	1	.....
19	New Britain,	70	10	42	13	20	1	2	7	31	6	31	4	3	6	4	1	.....
20	New Canaan,	3	1	3	....	...	1	.....	.....	2	.....	2	.....	.....	2	2	.....	.....
21	New Hartford,	101	9	70	3	35	6	.....	25	49	13	49	.....	.....	2	.....	.....	.....
22	New Haven,	10	3	3	....	....	.....	.....	.....	7	.....	7	.....	.....	....	.....	.....	.....
23	North Branford,	2	1	1	....	....	.....	.....	.....	2	.....	2	.....	.....	....	.....	.....	.....
24	Plainfield,	71	11	55	6	37	.....	.....	.....	46	5	46	.....	.....	....	.....	.....	.....
25	Plymouth,	2	3	2	....	....	.....	.....	.....	2	.....	2	.....	.....	....	.....	.....	.....
26	Rocky Hill,	1	1	....	....	....	.....	.....	.....	.....	.....	...	.....	.....	....	.....	.....	.....
27	Saybrook,	1	1	....	....	....	.....	.....	.....	.....	.....	....	.....	.....	....	.....	.....	.....
28	Seymour,	1	....	....	....	....	.....	.....	.....	1	.....	1	.....	.....	....	.....	.....	.....
29	Southington,	67	14	51	12	6	1	4	10	31	6	31	1	2	4	1	.....	.....
30	Stafford,	78	4	64	5	9	8	2	17	29	5	29	3	2	...	.....	.....	4
31	Stratford,	29	2	15	1	....	3	2	.....	9	1	9	.....	.....	1	1	.....	2
32	Vernon,	2	2	1	....	....	1	.....	.....	1	.....	1	.....	... ..	....	.....	.....	.....
33	Waterbury,	3	2	2	....	....	.....	.....	.....	3	.....	3	.....	... ..	1	1	.....	.....
34	Windsor,	2	....	....	....	....	.....	.....	.....	2	.....	2	.....	.....	....	.....	.....	.....
	Totals,	1655	146	1108	115	131	96	74	236	434	68	428	22	13	72	13	3	18

*This number includes only such cases as were investigated by visiting families. † Judgment suspended.

These tables should not be regarded as showing either the absolute or comparative condition of the towns named as regards attendance and compliance with the laws, not even of those towns where the canvass was general and complete.

In Hartford, particularly, there was great difficulty in ascertaining the number of cases where parents had failed to comply with the law, and greater difficulty in finding those parents who seemed to need admonition. The enumeration having been made eleven months before, there had, of course, been many removals, particularly of the class of families that are neglectful of their children. Had the persons who made the enumerations known that their reports were to be used in canvassing the districts in this way, they would, doubtless, have been more careful to get names and places of residence correct in every case. On the lists of some of the districts the places of residence of parents were not given. However, a large number of parents who were careless about sending their children to school were seen. I believe my work was useful, and that good results follow.

In some of the other towns named the work was more definite, and seemed to be more satisfactory.

The numbers in the columns showing the numbers of violations of the laws I have given somewhat reluctantly. Strictly speaking, we have no right to say that a person is a violator of law till he has had a proper hearing, and his case has been decided by lawful authority. However, there are cases of transgression and neglect which cannot be mistaken. But not all of these have been prosecuted. Perhaps I have not made as many prosecutions as I ought. I have thought it better to make too few than too many. I always regarded it as my duty to secure compliance with these laws by gentler means if possible.

GILES POTTER.

NEW HAVEN, Sept. 1, 1889.

TEACHERS.

Summary of Statistics, 1888–9.

Number of teachers in winter, — male, 468; female, 2,631; total, ...	3,099
Decrease, — male, 25; increase, — female, 2; total decrease, ...	23
Number of teachers in summer, male, 331; female, 2,785; total, ...	3,116

Increase, — male, 4; increase, female — 2; total increase, ... 6
Number of teachers continued in same school, . 2,719
Increase for the year, ... 42
Number of teachers who never taught before, . 378
Decrease for the year, ... 20
Average wages per month for male teachers, . . $74.47
Increase for the year, ...97
Average wages per month for female teachers, . $39.31
Increase for the year, ...79
Number of teachers whose wages was $20 or less per month, — male, 11; female, 131; total, . . 142
Number of teachers whose wages was from $20 to $25 per month, — male, 43; female, 363; total, . 406
Number of teachers who had attended Normal School, 489
Number of teachers' meetings held during the year, . 13
Number of State certificates granted, . . . 52
Number of State certificates renewed, . . . 100
Number of State certificates in force September first, 1889, ... 152

Below will be found a table giving summary for years since 1866:

Report of	No of Teachers. Winter. Male.	No of Teachers. Winter. Fem.	No. of Teachers. Summer. Male.	No. of Teachers. Summer. Fem.	Continuously Employed.	Beginners.	Av. Wages. Male.	Av. Wages. Female.	Amount paid for teachers' wages.	Per cent. of total expense for schools.	Teachers' meetings.	Examinations. No. held.	Examinations. No. of Candidates.	Examinations. No. of Certificates.
1866	655	1,448	113	1,959	1,074	558	$49.00	$22.61	$421,137.92	70 4	0	....	....	....
1867	624	1,518	115	1,995	1,185	639	45 21	23.14	482,677.50	67.3	9	....	....	....
1868	617	1,560	139	2,023	1,218	637	52.05	24.91	557,193.22	57.8	12	....	....	...
1869	645	1,580	150	2,057	1,453	651	56.64	26.93	609,658.05	51.3	33	....	....	....
1870	679	1,639	162	2,134	1,568	608	58.74	29.16	695,539.25	54.3	12	....	....	....
1871	702	1,670	185	2,141	1,407	607	63.10	31.29	785,680.04	48.4	9	...	....	....
1872	699	1,721	186	2,194	1,434	595	66.56	32.69	833,759.96	55.6	6	....	....	....
1873	715	1,762	198	2,240	1,508	580	67.01	34.09	888,871.89	58.1	10	...	...	....
1874	711	1,810	246	2,246	1,574	618	69.03	36.05	959,229.40	64.9	11	....	....	....
1875	704	1,897	258	2,303	1,690	539	71.48	36.67	1,021,714 07	60.1	1	....	....	....
1876	721	1,910	272	2,324	1,768	557	70 05	37.35	1,057,242.19	67.1	0	....	..	....
1877	767	1,899	321	2,317	1,780	539	67.43	37.16	1,085,290.05	70.9	6	....	...	....
1878	753	1,923	305	2,354	1,904	478	64.55	36 20	1,058,682 28	60.1	5	....	....	....
1879	752	1,959	349	2,329	1,947	470	61.03	36.50	1,041,040.43	68.1	5	....	....	....
1880	773	1,968	377	2,344	2,063	484	57.19	35.27	1,015,882.91	73.7	5	....	....	....
1881	746	2,025	392	2,354	2,119	411	56.43	35.42	1,011,729.94	71.8	4	...	....	....
1882	680	2,120	349	2,432	2,144	454	60.69	35.37	1,025,322.66	69.4	10	...	....	....
1883	617	2,213	316	2,503	2,183	470	63.44	35.94	1,056,268.25	68.0	9	....	....	....
1884	566	2,301	307	2,532	2,325	460	67.36	36.52	1,094,580 61	60.3	9	....	....	....
1885	562	2,347	307	2,596	2,347	485	69 17	37.21	1,130,863.35	63.6	17	15	153	23
1886	546	2,442	346	2,625	2,463	395	69.16	37.64	1,166,879.13	62.9	23	25	253	47
1887	561	2,477	346	2,670	2,482	419	69.89	37 97	1,188,056.04	66 3	15	20	166	42
1888	533	2,559	343	2,730	2,654	378	68.82	38.50	1,227,412.60	69 4	21	25	296	66
1889	493	2,629	327	2,783	2,677	398	73.50	38.52	1,264,061.02	69.6	6	19	194	33
1890	468	2,631	331	2,785	2,719	378	74.47	39.31	1,291,472.88	65.0	13	23	347	52

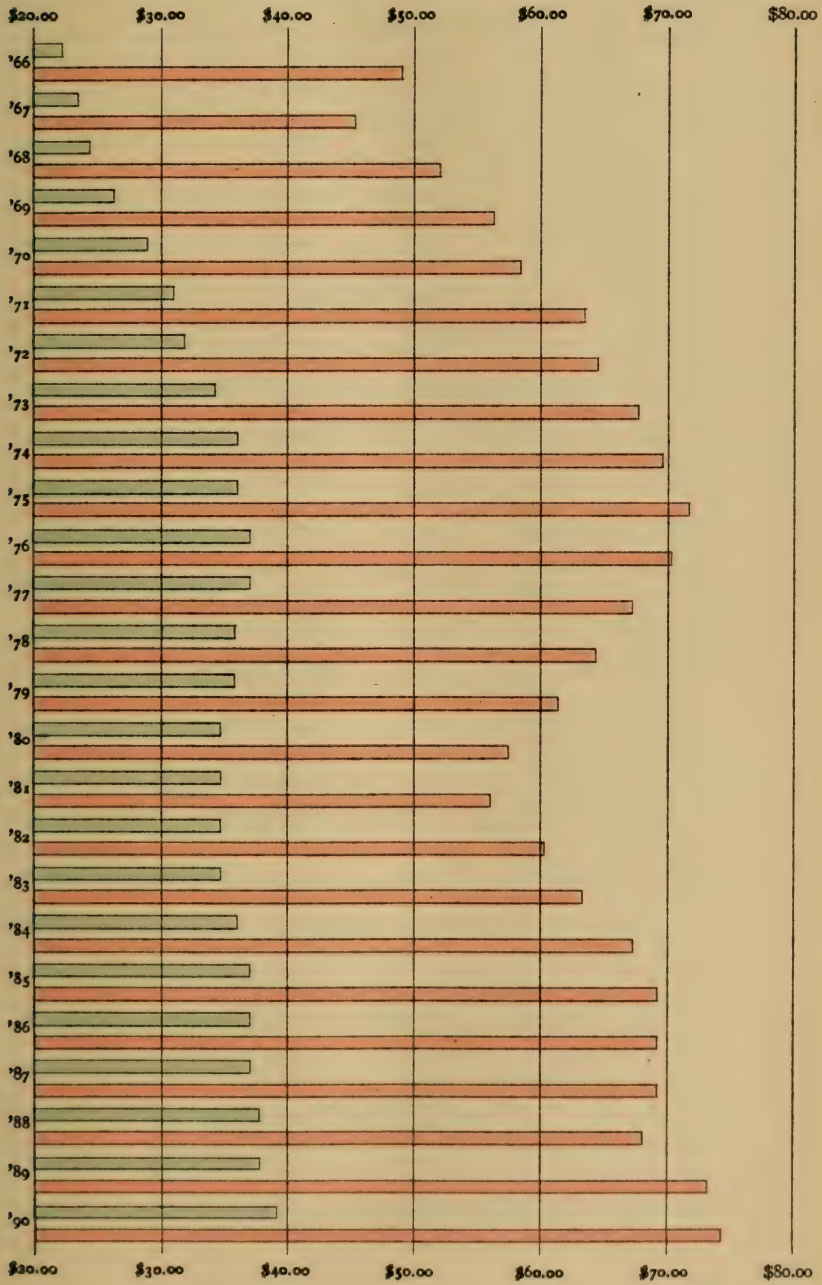
Table G shows the relative average monthly wages of men and women for years 1866–1890.

TABLE G.

SHOWING RELATIVE AVERAGE MONTHLY WAGES OF MALE AND FEMALE TEACHERS FOR YEARS 1866—1890.

MALE

FEMALE



Teachers' Meetings.—This report covers the time from September 1, 1888, to August 31, 1889:

Place.	Date.	School Officers.	Teachers.	Attendance.
Broad Brook (East Windsor),	Oct. 10, 1888	2	31	60
Noank (Groton),	Oct. 12, 1888	13	42	105
Burlington,	Oct. 25, 1888	5	21	95
Newtown,	Oct. 26, 1888	12	58	140
Scotland,	Oct. 31, 1888	7	39	121
Essex,	Nov. 2, 1888	3	25	138
Madison,	Nov. 16, 1888	8	33	116
Hartland,	Nov. 23, 1888	4	13	45
Hamburgh (Lyme),	Dec. 19, 1888	3	31	128
Griswold,	Feb. 15, 1889	6	61	145
Sharon,	May 17, 1889	4	42	56
Fairfield,	March, 1889	—	—	—
Niantic,	July 2–17, 1889	—	366	600

The number of educational meetings held under the auspices of the Board in the same school year, was 78.

The following County and State organizations have held meetings:

Hartford County,	November 17, 1888.
	February 16, 1889.
Fairfield County,	May —, 1889.
Eastern Connecticut Association,	November 23, 1888.
	May 10, 1889.
Naugatuck Valley Association,	November 24, 1888.
	June 8, 1889.
Council of Education,	December 8, 1888.
	June 15, 1889.

The Teachers' Meeting at Niantic, July 2d to 17th, has again proved successful in point of numbers and useful to teachers.

The subjects and instructors were as follows:

Arithmetic,—Mr. G. I. Aldrich, Quincy, Mass.,—7 lessons.
Mr. N. L. Bishop, Norwich,—4 lessons.
Miss F. E. Fellowes, Norwich,—3 lessons.

Botany,—Mr. Geo. H. Tracy, Bristol,—5 lessons.
Miss E. E. Carlisle, New Britain,—8 lessons.

Civil Government,—Mr. E. D. Robbins, Wethersfield,—5 lessons.
Mr. W. A. Mowry, Boston,—3 lessons.

Connecticut, Geology of,—Mr. A. P. Somes, Danielsonville,—5 lessons.

Geography of,—Mr. J. A. Graves, Hartford,—3 lessons.

Color and Modeling,—Miss M. G. Fenn, New Britain,—14 lessons.
Drawing,—Miss W. B. Hintz, Boston, 14 lessons.
Elementary Science and Physiology,—Mr. A. B. Morrill, New Britain,—7 lessons.
Geography,—Miss Zonia Baber,—12 lessons.
Miss Jennie L. Spencer, Norwich,—2 lessons.
Gymnastics, Del Sarte System,—Miss M. M. McCann, New Britain,—13 lessons.
Free Gymnastics,—Miss C. E. Browne, Brooklyn, N. Y.,—14 lessons.
History,—Mr. W. I. Twitchell, Hartford,—4 lessons.
Mr. Walter S. Parker, Boston, Mass.,—3 lessons.
Mr. W. F. Gordy, Hartford,—2 lessons.
Miss Jennie L. Spencer, Norwich,—2 lessons.
Kindergarten,—Mrs. A. R. Aldrich, Kindergartner, Springfield, Mass.
Daily sessions, 9–11. Lectures.
Language and Grammar,—Miss Alice E. Reynolds, New Britain,—4 lessons.
Miss Edith Goodyear, New Britain,—5 lessons.
Mr. Sylvester Brown,—5 lessons.
Manual Training,—Miss Clara A. Savage,—5 lessons.
Microscopy,—Mr. J. B. Welch,—6 lessons.
Pedagogy,—Mr. S. T. Dutton, New Haven,—4 lectures.
Mr. M. S. Crosby, Waterbury,—2 lectures.
Psychology,—Mr. A. B. Morrill, New Britain,—5 lessons.
Reading,—Miss E. W. Todd, New Haven,—5 lessons.
Miss S. Minnie Mott, New Haven,—4 lessons.
Mr. N. L. Bishop, Norwich,—2 lessons.
Miss Anna C. Walter, New Britain,—3 lessons.
Science Lessons for Primary Classes,—Miss Jennie Darlington, New Britain,—10 lessons.
Temperance Physiology,—Mr. A. P. Somes, Danielsonville,—5 lessons.
Vocal Music,—Mr. L. B. Marshall, Boston,—14 lessons.
Writing,—Mr. J. S. Cooley, Windsor Locks,—11 lessons.

The following towns were represented:

Hartford County.

Hartford, 29.
Avon, 1.
Bristol, 8.
Canton, 3.
East Hartford, 6.
East Windsor, 4.
Enfield, 2.
Farmington, 2.
Glastonbury, 3.
Manchester, 3.
New Britain, 16.
Newington, 1.
Plainville, 1.
Rocky Hill, 1.
Simsbury, 1.
Southington, 7.
South Windsor, 1.
West Hartford, 3.
Wethersfield, 1.
Windsor Locks, 3.
Total, 96.

New Haven County.

New Haven, 20.
Ansonia, 2.
Branford, 1.
Cheshire, 2.
Derby, 1.
Madison, 2.
Meriden, 2.
North Haven, 2.
Seymour, 2.
Waterbury, 17.
Total, 51.

New London County.

New London, 9.
Norwich, 31.
Colchester, 5.
East Lyme, 4.
Franklin, 1.
Groton, 1.
Lebanon, 2.
Lyme, 2.
Montville, 1.
North Stonington, 2.
Preston, 2.
Sprague, 1.
Stonington, 4.
Voluntown, 2.
Waterford, 2.
Total, 69.

Fairfield County.

Bridgeport, 6.
Danbury, 2.
Greenwich, 5.
Huntington, 9.
Newtown, 1.
Stamford, 9.
Stratford, 1.
Westport, 1.
Total, 34.

Windham County.

Eastford, 1.
Killingly, 16.
Plainfield, 3.
Sterling, 1.
Windham, 3.
Woodstock, 1.
Total, 25.

Litchfield County.

Litchfield, 4.
Canaan, 2.
Morris, 1.
New Milford, 1.
Plymouth, 3.
Thomaston, 2.
Torrington, 1.
Total, 14.

Middlesex County.

Middletown, 5.	Clinton, 2.	Portland, 2.
Haddam, 2.	Cromwell, 1.	Saybrook, 1.
Chatham, 1.	East Haddam, 2.	Total, 21.
Chester, 1.	Essex, 4.	

Tolland County.

Andover, 2.	Hebron, 3.	Vernon, 3.
Columbia, 2.	Mansfield, 3.	Total, 16.
Coventry, 1.	Somers, 2.	

The following States were represented:

Massachusetts, 29.	New York, 4.	Ohio, 2.
Rhode Island, 4.	Illinois, 1.	Total, 40.

Below will be found a summary:

Hartford County, . .	96	Litchfield County, . .	14
Hew Haven County, . .	51	Middlesex County, . .	21
New London County, . .	69	Tolland County, . . .	16—326
Fairfield County, . .	34	States, ...	40
Windham County, . .	25		
Total, ...			366

	No. of towns represented.	Number attending.		No. of towns represented.	Number attending.
Hartford County,	20	96	Litchfield County,	7	14
New Haven "	10	51	Middlesex "	10	21
New London "	15	69	Tolland "	7	16
Fairfield "	8	34			
Windham "	6	25	The State,	83	326

State Examinations. — This record covers the period from August 31, 1888, to August 31, 1889. The places of examination and number of candidates are given below.

Bridgeport, 2.
Colchester, 5.
Danbury, 5.
Ellington, 1.
Essex, 1.
Hartford, 51.
Litchfield, 4.
Madison, 1.
Meriden, 6.
New Britain, 205.
New Haven, 4.
New London, 2.
New Milford, 1.
Niantic, 6.
North Canaan, 3.
Norwich, 4.
Rockville, 2.
South Norwalk, 4.
Stamford, 15.
Thompsonville, 3.
Waterbury, 14.
West Winsted, 7.
Willimantic, 1.

Number examined as reported in

	1885.	1886.	1887.	1888.	1889.	1890.	Total.
Number examined,	153	253	166	296	194	347	1,409
Number of certificates,	23	47	42	66	33	52	263

Some of the above were partial examinations to complete previous work.

The number examined in each study and the number of passes and failures was as follows:

	Examined.	Passed.	Failed.	Per cent. of Passes.
Reading, . . .	156	79	77	50
Writing, . . .	195	84	111	43
Spelling, . . .	251	146	105	58
Arithmetic, . .	308	112	196	36
Grammar, . .	208	95	113	45
Geography, . .	272	109	163	40
United States History, .	174	103	71	59
Physiology, . .	267	183	84	68

The number of certificates granted was 52. The following persons now hold State certificates [September 1, 1889]:

Abernethy, S. Emir, Hartford.
Aldrich, Edith L., East Killingly.
Andrews, Jennie, Bethel.
Andrews, A. Gertrude, Hartford.
Avery, Marjorie L., Ledyard.
Backus, Belle F., New Haven.
Bancroft, Lottie L., Windsorville.
Barnum, Laura C., Hartford.
Barnum, Mary E., Middletown.
Bell, Grace L., New Haven.
Bidwell, Clara E., Plainville.
Bigelow, Julia E., Newington Junction.
Borst, Gertrude, Meriden.
Brockway, Bertha L., Middletown.
Brown, Bertha C., South Norwalk.
Brown, Lily C., New Britain.
Buckley, Flora E., Meriden.
Bulkley, Anna, Ellington.
Burke, Rosella, Rockville.
Burns, Margaret E., Norwich.
Button, Myrtie E., Plainfield.
Cadwell, George A., Southington.

Cartwright, Emma L., New Britain.
Case, J. Etta, Stamford.
Chase, E. Helena, Rocky Hill.
Chidsey, Edith R., Riverton.
Church, Edith A., North Haven.
Cobey, Lucy E., Enfield.
Codding, Nellie A., Danielsonville.
Cody, Lillian M., New Britain.
Coleman, Mary E., Stafford Springs.
Cooke, Louise P., West Winsted.
Covell, Jane C., Talcottville.
Cunningham, Carrie A., Mystic Bridge.
Curtiss, Ella M., Hartford.
Curtiss, Fred A., Cobalt.
Daniels, Nellie M., Collinsville.
Devon, Henrietta C., Highland Park.
Duvall, Isabel G., Hartford.
Egan, Katharine, Waterbury.
Elwood, Nellie, Westport.
Ensign, Mary A., Hartford.
Fenelly, Eleanor, Birmingham.
Filer, Emma R., Lebanon.
Finley, Lettie I., Highland Park.
Fish, Emma W., Bristol.
Fitzgerald, Margaret E., Ellington.
Fitzpatrick, Mary A., Colchester.
Flynn, Lizzie D., Wallingford.
Gallup, Carrie A., Sprague.
Gardner, Frances P , Birmingham.
Geer, Eliza S., Waterford.
Gilman, Addie T., Hartford.
Gilman, Mattie J., New Canaan.
Goodrich, Mary E., New Britain.
Griswold, Elizabeth H., Guilford.
Griswold, Lottie L., Bristol.
Griswold, Nellie L., Meriden.
Hart, Ida J., Oxford.
Hewitt, Ruth, Parkville.
Hinchliffe, Mary E., Milton.
Hollister, Carrie E., Hartford.
Hollister, Florence J., So. Glastonbury.
Holton, Mary H., Rockville.
Hopkins, Fred. A., Killingly.
Hoskins, Helen F., Ellington.
Hotchkiss, Emma D., Westville.
Howe, Annie I., Broad Brook.
Howe, Ada E., Thompsonville.
Hubbell, Jessie L., Bristol.
Hutchins, Annie L., Columbia.
Isham, Caspar, Stamford.
Jenks, Mattie A., Comstock's Bridge.
Jenks, Julia S., Hartford.
Johnson, Hattie L., Bolton.
Judson, Maria, Stratford.
Kalkhof, Lillie, Hartford.
Keenan, Elizabeth, Waterbury.
Kemp, Edna L., Norwalk.
Kenny, Ellen A., Mt. Carmel.
Klinger, Bertha H., Hartford.
Kyle, Annie D., Ridgefield.
Latham, Florence E., Gales Ferry.
Leary, Margaret, Scitico.
LeVere, Edith, Yalesville.
Lillis, Ella, Sandy Hook.
Lockwood, Clara B., North Stamford.
Lounsbury, Annie, Bristol.
Loundbury, Jennie S., Hartford.
Mahler, Alice C., Waterbury.
Maloney, Josie P., Scitico.
Martin, Edwina B., Waterford.
McArdle, Mary A., New Britain.
McMahon, Margaret C., New Britain.
Mead, Sarah M., Greenwich.
Millard, Sadie C., Enfield.
Mitchell, Lillie A., Lebanon.
Morris, Sarah L., Ellington.
Mott, Minnie S., New Haven.
Munson, Lucy J., South Norwalk.
Nettleton, Mary W., Bristol.
Newell, Mary E., Meriden.
O'Dell, Margaret J., Hartford.
O'Keefe, Anastatia, Norwich.
Palmer, Annie E., Granville, Mass.
Pasco, Lena A., Middlefield.
Pease, Harriet R., Monson, Mass.
Pease, Lulu J., Hartford.
Peck, Julia F., New London.
Pember, Ella M., Meriden.
Pender, Addie R., Southington.
Perkins, Fannie M., Seymour.
Phippeney, Emma L., Torrington.
Pistorius, Annie C., Meriden.
Pulver, Frank A., Torrington.
Raymond, Anna D., Berlin.
Raymond, Maggie L., New Canaan.
Rexford, May C., Naugatuck.
Richmond, Annette B., Voluntown.
Ricker, Georgia A., Mystic Bridge.

Roemer, Ernestine W., Enfield.
Rogers, Ria L., Ridgefield.
Sarvent, Emily M., New York, N. Y.
Savage, Julia S., Canton.
Scranton, Nellie T., Bristol.
Seaver, Cora J., Hartford.
Seymour, Carrie L., Hartford.
Sheldon, Marian A., New Britain.
Simms, Carrie I., Suffield.
Smith, Bertha F., Colchester.
Smith, Mary Louise, Saugatuck.
Smith, Sarah B., Stamford.
Snow, Abbie J., Seymour.
Snow, Emma E., New Haven.
Sparks, Edith M., Plymouth.
Sperry, Eliza T., Bolton.
Stillson, Iva M., South Norwalk.
Stocking, Ethel, Philadelphia, Pa.
Stone, Hattie M., Colchester.
Tate, Rebecca L., Windsor Locks.
Todd, Edith W., New Haven.
Ulrich, Julia A., Torrington.
Vinton, Rose, East Hartford.
Waugh, Jennie M., Thomaston.
Welch, Margaret A., Vernon.
Whedon, Jennie M., Woodbridge.
Wheeler, Margaret J., Bozrahville.
Whitman, Henry C., West Hartford.
Whitworth, Adella F., Thompsonville.
Williams, Jennie M., East Hartford.
Wood, Jennie D., Meriden.
Woodward, Mary I., Danielsonville.

Scheme of State Examination.— The law under which State examinations are held was passed in 1884, and runs as follows :

"The State Board of Education may, upon public examination in such branches, and upon such terms as it may prescribe, grant a certificate of qualifications to teach in any public school in this State, and may revoke the same. Such certificate may be accepted by any board of School Visitors, or Board of Education, in lieu of examinations now prescribed by law."

Hitherto, the certificate has attested the holder's fitness "in respect of education." Questions relating to principles and methods of teaching have always been presented and have had weight in determining rank, but have not been decisive.

Hereafter the Board will require, in addition to education, evidence of preparation to teach. The tests involve reading and study of the common school subjects with reference to the special work of teaching.

The following scheme has been adopted by the Board :

Certificates.— Hereafter, in the administration of the law providing for the examination of teachers by this Board, the following forms of certificate shall be used :

ELEMENTARY CERTIFICATE.

The State Board of Education having, in accordance with Section 2222 of the General Statutes, caused of to be publicly examined in Writing, in English (including Reading, Spelling, and Gram-

mar), in Arithmetic, in Elementary Science (including Physiology), in Geography, and in History and Civil Government, hereby certifies that has been found to have some elementary knowledge and special preparation for teaching in each of the foregoing subjects, and is to that extent qualified to teach in the public schools of the State.

This certificate is good only for one year from date unless a renewal is endorsed hereon.

HONOR CERTIFICATE.

The State Board of Education having, in accordance with Section 2222 of the General Statutes, caused of to be publicly examined in Writing, in English (including Reading, Spelling, and Grammar), in Arithmetic, in Elementary Science (including Physiology), in Geography, in History and Civil Government, and in the Art of Teaching, hereby certifies that has passed such examination with honor and is well qualified by knowledge, professional preparation, and skill, to teach in the public schools of this State.

This certificate is good only for one year from date, unless a renewal is endorsed hereon.

ADDITIONAL CERTIFICATE OF ESPECIAL EXCELLENCE.

The State Board of Education having previously examined and granted an honor certificate to of and having now caused to be more searchingly examined in hereby certifies that has passed such examination with great honor, and is exceptionally well qualified to teach said subjects in the public schools of this State.

This certificate is good only for one year from date, unless a renewal is endorsed hereon.

The Elementary Certificate shall be granted to all persons whose examination proves their possession of that minimum of knowledge and professional preparation without which it is impossible to tolerably teach the subjects which ought to be taught in all schools.

The Honor Certificate shall be granted to those persons who in the ordinary public examination shall have proved their possession of sound elementary knowledge and professional training in all the subjects enumerated in the certificate, and who shall also by actual exercises in teaching children prove their possession of professional skill.

Those who have obtained the Honor Certificate shall upon application be admitted to the next examination for additional certificates of especial excellence. This

examination shall always include actual exercises in teaching. In order to receive this certificate, skill in teaching the subjects examined in, as well as accurate knowledge, must be shown by the candidates.

Preliminary Papers.— No persons shall be admitted to any examination unless on or before a prior day, to be announced in advance, they shall have sent to the Secretary of this Board satisfactory papers showing evidence of professional study. In preparing these papers candidates are at liberty to make use of any available help. They are not forbidden to copy the language of books, provided they properly indicate what matter is quoted. They must, however, expect to be examined with especial strictness on the subject-matter of their papers, and must be prepared to show that all which they have written represents real knowledge in them, such as will be of practical use in teaching. These papers may be short.

Among the papers sent in must be the following :

WRITING. A paper describing the candidate's plan of teaching children to write.

ENGLISH. 1. A paper describing the candidate's method of teaching children to read.

2. A paper describing the candidate's method of teaching Spelling.

3. A paper giving a list of important points of English usage on which children need special drill. The correct forms of expression should be stated and also the incorrect forms to be avoided. In this paper, candidates should also state and illustrate what elements of English Grammar are practically important.

4. A paper describing the candidate's method of teaching children to express themselves easily and well, both in speaking and writing.

5. A paper describing the extent to which the teacher would go in studying English Literature with children, and giving a list of books which young children should be induced to read to themselves. It is important that the list should be carefully selected, but it may be very brief.

ARITHMETIC. 1. One paper describing the candidate's method of teaching number to twenty.

2. One paper describing the candidate's plan of oral work under all topics mentioned on page 76, especially noting methods of teaching common and decimal fractions.

3. One paper describing how the candidate would accustom children to work practical problems, and giving one practical problem under each topic mentioned on page 76.

ELEMENTARY SCIENCE. Three papers, each describing the candidate's plan of a nature lesson to be given to children; the experiment, or object of observation used in each lesson, and the purpose of the lesson to be fully indicated.

It is recommended that each of these lessons be upon some part of one of the following subjects:

Gravitation,	Soil,	Dew,
Solids,	Minerals,	Fog,
Liquids,	Crystallization,	Rain,
Gases,	Movements of earth's	Springs,
The Sun,	crust, and forces which	Glaciers and their ac-
Heat,	produce them,	tion on earth's crust,
Hydrogen,	Snow,	Rivers,
Oxygen,	Air,	Climate,
Water,	Atmosphere,	Electricity,
Nitrogen,	Wind,	The Earth as a planet,
Carbonic Acid Gas,	Thermometer,	Seasons.
Rocks,	Evaporation,	

GEOGRAPHY. 1. One paper describing a plan of lesson in Geography.

2. One paper giving topics for lesson in Geography for older scholars, and suggestions as to the way in which the scholars should prepare such a lesson.

PHYSIOLOGY. 1. One paper giving parts of the subject most important for school children, and the object of teaching each.

2. One paper giving topics for a single lesson in Physiology, and the method of teaching the topics.

HISTORY AND CIVIL GOVERNMENT. 1. One paper giving the object and uses of studying History in public schools and the most important parts of United States History.

2. One paper describing a plan of a single lesson in History.

3. A paper describing a plan of a single lesson in Civil Government.

SCHOOL MANAGEMENT. 1. A paper suggesting principles and rules for classing scholars in ungraded schools.

2. A paper suggesting principles and rules for classing and grouping scholars in graded schools.

3. A paper describing clearly the method of keeping registers of attendance.

4. A paper indicating good methods of keeping young children usefully employed while the teacher is instructing other scholars.

Preliminary requirement for Advanced Certificate.— Candidates for an additional Certificate of Especial Excellence must send to the Secretary of this Board, before they are admitted to examination, a thesis on some subject approved by the Secretary, affording evidence of special study.

Requirements.— In order to pass the examination and receive an elementary certificate, candidates must satisfy all of the following requirements :

WRITING. They must be able to prove that they can teach Writing.

The following are suggestive questions :

1. What is writing ?
2. What is tracing ? How does writing differ from drawing ? What is "slant" ?
3. What is the use of copy-books ?
4. State the correct position in writing.
5. In an ungraded school how would you give lessons ?
6. Give any exercises which would be useful in securing rapidity.
7. Classify the small letters for purposes of class instruction.
8. Make the small letters in the order in which you would teach them.
9. Mention particulars in which care should be exercised in making the small letter *i*.
10. Describe small *f*.
11. Make all the letters which involve the capital stem.
12. Make another character which is common to five or more capital letters, and write the letters in which it occurs.
13. Compare small *o* and the oval part of small *a* and give resemblances and differences.

14. Write all the small letters that extend three spaces above and two spaces below the base line.

Write all those that extend two spaces above the base line.

Write all those that extend one space and the fraction of a space above the base line.

15. Write the small letters that may represent groups of letters.

What small letters cannot be closely grouped in teaching writing?

Name one point that needs constant attention in teaching both capitals and small letters.

16. Write the capital letters, grouping them according to similarity of form.

17. Describe and illustrate loop fully under following heads: (*a*) Above base line. (*b*) Below base line. (*c*) Compare with other letters. 1. Similarities. 2. Differences.

18. When should children begin to learn to write?

Give directions to beginners upon a particular letter.

Give directions to advanced scholars upon a particular letter.

ENGLISH. 1. They must have studied some simple topics in English Literature (to be announced a reasonable time before the examination by the Secretary of this Board), and be able to write intelligently in correct English in answer to one or more easy questions upon this topic.

The subjects in Literature for 1890 will be —

1. Nathaniel Hawthorne.
   Particular acquaintance with Grandfather's Chair and Wonder Book will be required.
2. John G. Whittier.
   Particular acquaintance with Snow Bound, Tent on the Beach, and Barefoot Boy.

The following are suggestive questions in Reading:

1. What is reading?
2. What is oral reading? Silent reading? Supplementary reading?
3. Compare oral and silent reading.
4. Explain what is meant by
   (*a*) Alphabet method
   (*b*) Phonic method
   (*c*) Word method
   (*d*) Sentence method
   (*e*) Phonetic method
   } of teaching reading.

Which method do you prefer and why?

5. What relation have the alphabet and oral spelling to the first steps in reading?

6. What connection should "writing" have with "reading"?
7. Of what use is the blackboard in teaching reading to young children?
8. (*a*) What "first readers" would you recommend? (*b*) What "second readers" or books that can be substituted for "second readers"?
9. Would you have children taught in script first or print? Why? Write out a first lesson based on your reasons.
10. (*a*) What is meant by "expression"?
    (*b*) How do children acquire the habit of reading without expression?
    (*c*) What method of instruction can you suggest for overcoming such a habit?
11. If children do not read *as they talk*, what is the cause? What is the remedy?
12. What is the use of punctuation marks?
13. What is the test of a good lesson in reading? The test of a child's fitness to read in a given book?

2. They must be able to spell and pronounce common words.

The following are suggestive questions in spelling:

1. What is spelling?
2. What is the object of learning to spell?
3. How is spelling related to reading?
4. How would you teach spelling to beginners?
5. What is the use of a spelling-book?
6. State expedients that would be helpful in teaching spelling.
7. Note the form of the following words: *horse's, child's, men's, calves', ladies', monkey's, mouse's, chickens', hero's, knives'.*
    (*a*) Write the words in the *singular* in one column; those in the *plural* in another.
    (*b*) Make two more columns using each word in the opposite number from that in the first columns.
    (*c*) Use each word in a written sentence.
8. (*a*) Write five nouns that form the plural by adding *es.*
    (*b*) Write three dissylables ending in *y* that forms the plural by adding *s.*
    (*c*) Write three nouns in *y* that form the plural in *ies.*
    (*d*) Write three nouns ending in *f* or *fe* whose plurals end in *ves.*
    (*e*) Write three nouns ending in *f* or *fe* that form their plurals by adding *s.*
9. Write the present and past participles of the following words: *hope, give, run, forget, travel.*
10. Write sentences containing the following words:

safe	*save*	*anecdote*	*politeness*	*big*
secure	*space*	*story*	*courtesy*	*great*
				large

11. Use the following abbreviations in sentences:
Cr., e. g., inst., Mss., do.

12. Pronounce: *finance, prophesy, neuralgia, partridge, catch, almond, diamond, precinct, open, genuine.*

3. They must show a good knowledge of punctuation and of the use of capital letters.

4. They must be able to write and properly address a letter of any ordinary nature.

5. They must be able to make out bills and receipts in proper form.

ARITHMETIC. Candidates must be able both to do examples and also to work out simple practical problems in the following subjects of Arithmetic:

Addition.
Subtraction.
Multiplication.
Division.
Common and Decimal Fractions.
Percentage (including among its applications Simple Interest, Commissions, and Profit and Loss).
Avoirdupois Weight.
Long Measure.
Square Measure.
Cubic Measure.
Liquid Measure.
Dry Measure.
American Money.
Time.
Circular Measure (so far as it is used in Geography).
The Metric System (excluding altogether questions about equivalents).
Mensuration of Plane Surfaces and of Rectangular Solids.
Candidates must also know how to keep a cash account.

ELEMENTARY SCIENCE. Candidates must have a good elementary knowledge of the subjects chosen for their papers in Science.

GEOGRAPHY. Candidates must understand —

1. The elements of mathematical Geography.

2. Must be able to locate the principal divisions of land and water of the globe.

3. The chief political divisions of the world and the States and Territories of the United States.

4. Be able to describe the important physical features of North America and of Europe.

5. Candidates must also show a good knowledge of certain topics ordinarily taught as a part of Geography, to be announced a reasonable time before the examination by the Secretary of this Board.

PHYSIOLOGY. Candidates must be able to do (at least sufficiently for some elementary instruction) the work required of the teacher in the State Text-book on Physiology.

HISTORY AND CIVIL GOVERNMENT. Candidates must be able to show a good knowledge of certain topics in History and Civil Government, to be announced a reasonable time before the examination by the Secretary of this Board.

The following are the topics in History for the year 1890 :

1. (*a*) What is the object of teaching History ?
   (*b*) What is meant by *memoriter* and *topical* methods of teaching History ?
   (*c*) Mention supplementary books for the different periods.
   (*d*) What biographies are especially important ?
2. (*a*) What preparatory work can be done before text-book work of Grammar School ?
   (*b*) Recommend stories or books for such work.
   (*c*) How can other studies be made to aid in this work ?
3. Indians :
   (*a*) The name.
   (*b*) Personal appearance.
   (*c*) Manner of living.
   (*d*) Government.
   (*e*) Religion.
   (*f*) Education.
   (*g*) Character.
   (*h*) War practices.
   (*i*) Number ; present condition.
4. Period of discovery :
   (*a*) When did it begin ?
   (*b*) The principal countries engaged.
   (*c*) The motives of each in discovery.
   (*d*) The religious organizations engaged, and what did each accomplish ?
   (*e*) Who visited America before Columbus ? When ? Why did not other discoveries immediately follow ?
   (*f*) Events in Europe which influenced discovery and exploration.

(*g*) Claims of nations.
(*h*) Give some account of the life and voyages of the great navigators.

5. The struggle for world-empire between the nations of Europe.
[Seeley's Expansion of England, pages 16–140.]

6. Original Colonies :
(*a*) Draw a map locating each.
(*b*) Write a list in chronological order of settlement, giving dates.
(*c*) The leaders.
(*d*) By what nation or people settled.
(*e*) By what sect.
(*f*) Brief account of settlement of each of Thirteen Colonies.
(*g*) Education.
(*h*) Forms of Government.
(*i*) Persecution.
(*j*) Prominent persons.
(*k*) Important events.
(*l*) Legislation in New England.
(*m*) Modes of living in the 18th century. 1. Houses, lighting and warming. 2. Dress and habits. 3. Conveniences of traveling. 4. Prevalence of slavery.

Describe an imaginary visit to some resident of Hartford in 1687, commenting upon the method of traveling, sights seen on the route, surroundings and structure of house, method of living, style of dress, etc.

What would have been the topic of conversation at that date ?

7. Steps toward union :
(*a*) Among early colonies.
(*b*) In French and Indian War.
(*c*) Before the Revolution.
(*d*) During the Revolution.
(*e*) Articles of Confederation.
(*f*) Constitution.

8. Acts of navigation and trade :
(*a*) What were they ?
(*b*) Their effect on commerce.
(*c*) Their effect on the feeling towards England. Illustrate.
(*d*) Why were these acts supported by so many among the ablest and best of English statesmen ?

9. Revolutionary period :
(*a*) Dates of beginning and end.
(*b*) Causes of the war.
(*c*) Importance of the possession of the Hudson River.
(*d*) Describe and give result of principal campaign for possession of this river.
[Seeley's Expansion of England, pages 141–160.]
[Fiske's War of Independence.]

10. Political parties in United States :
(*a*) Principles.
(*b*) Presidents.

11. English support of the Colonies in the War for Independence :
    (*a*) In Parliament.
    (*b*) Whig party.
    Close of War for Independence :
    (*a*) Events.
    (*b*) Condition of army.
    (*c*) Terms of peace.
    (*d*) Army disbanded.
    (*e*) In what ways was the treaty violated by each of the parties to it?
    Financial condition of country at close of War for Independence :
    (*a*) Continental currency.
    (*b*) Depreciation.
    (*c*) Efforts to restore credit.
    The confederation :
    (*a*) Character.
    (*b*) Weakness.

    [Fiske's Critical Period of American History.]

12. Slavery :
    (*a*) Introduction of slaves, 1619.
    (*b*) Slavery in the Colonies.
    (*c*) Constitution. Fugitive Slave Law.
    (*d*) Slavery forbidden in the N. W. Territory.
    (*e*) Invention of cotton-gin.
    (*f*) Influence of tariff agitation.
    (*g*) Missouri Compromise.
    (*h*) Rise of Abolitionists.
    (*i*) S. C. Nullification Act.
    (*j*) Annexation of Texas.
    (*k*) Omnibus Bill.
    (*l*) Kansas-Nebraska Bill.
    (*m*) Filibustering Expeditions.
    (*n*) Dred Scott Decision.
    (*o*) John Brown Raid.
    (*p*) Secession.
    (*q*) Civil War.
    (*r*) Emancipation Proclamation.
    (*s*) Reconstruction in the South.
    (*t*) 13th, 14th, and 15th Amendments.
    (*u*) Condition of negro at present time.
    (*v*) Present condition of the South.

13. Territorial Growth of the United States :
    (*a*) Claims of European nations based on discovery and exploration.
    (*b*) Changes by reason of Inter-colonial Wars.
    (*c*) Boundaries at adoption of Constitution.
    (*d*) Louisiana purchase.
    (*e*) Florida purchase.
    (*f*) Texas annexation.
    (*g*) Oregon.

(*h*) First Mexican Cession.
(*i*) Gadsden purchase.
(*j*) Alaska purchase.

14. Northwest Territory :
(*a*) How ceded to United States ?
(*b*) Title of act which established the government of this territory. What provision did the act make with regard (1) to slavery and property ? (2) to inheritance ?
(*c*) What states at present ?

15. The right of search, as claimed and exercised by English war ships, and its results.

16. Tariff :
(*a*) Revenue, 1789.
(*b*) Protective, 1824.
(*c*) 1828.
(*d*) Compromise, 1833.
(*e*) Semi-protective, 1842.
(*f*) Revenue, 1846.
(*g*) Protective, 1861.
(*h*) Reduction, 1883.
(*i*) Present condition, 1890.

17. Education :
(*a*) In colonies.
(*b*) Origin and growth of public school system in Connecticut ; in United States.
(*c*) Establishment of colleges.
(*d*) Establishment of normal schools.
(*e*) Present condition of education in Connecticut.

18. Connecticut :
(*a*) A part of what original grant ?
(*b*) When and where first settlement ?
(*c*) Settlers from what colony ?
(*d*) Who was the leader ?
(*e*) Name colonies of this territory.
(*f*) How were they united ?
(*g*) Their government ?
(*h*) Western claims of Connecticut : —
(*i*) What trouble did they give rise to and what disposition finally made of them ?
(*j*) Indians ; treatment ; wars.
(*k*) Charter ; constitution.
(*l*) Towns.
(*m*) Illustrious men.
(*n*) Industrial progress.
(*o*) Education.

19. Foreign relations of United States.

20. Industrial progress.

21. Biographical study of :

Columbus,	Lafayette,	Calhoun,
Washington,	William Pitt,	Lincoln,
Franklin,	Edmund Burke,	Grant,
Trumbull,	John Quincy Adams,	John Brown,
Jefferson,	Hamilton,	Garrison,
Thomas Hutchinson,	Clay,	Benton,
John Adams,	Jackson,	Robert E. Lee,
Samuel Adams,	Webster,	Jefferson Davis.

The following are questions in Civil Government for 1890 :

1. (*a*) Necessity of Government.
   (*b*) Object of Government.
2. Relation of law to liberty.
3. Meaning of "State."
4. (*a*) What is a constitution? Describe the difference in origin and character between the constitution of England and American Constitutions.
   (*b*) The Constitution of Connecticut.
   (*c*) How can the Constitution of Connecticut be changed?
   (*d*) How can the Constitution of the United States be changed?
   (*e*) In what way and to what extent do American Constitutions protect individuals from injustice?
   (*f*) Give imaginary examples of acts of the Connecticut Legislature which would be void as contrary to the Constitution of Connecticut, or to the Constitution of the United States; and name the constitutional provisions violated.
5. We are under government :
   (1) City or Town.
   (2) County.
   (3) State.
   (4) Federal.

6. Find out in detail by inquiry and by examination of the town records of tax lists, etc., how taxes are laid and collected by your own town and for what purposes the money is spent.

Questions will also be asked concerning the way in which money is obtained and the purposes for which it is spent by countries, by the State, and by the federal government.

What right has government to forcibly take money from individuals? Do you think a part of the people of Connecticut are justified in taking other people's money for policemen, for the poor, for roads, for water-works, for high schools, for teaching music, for relief of sufferers by Johnstown flood? Give your reasons.

7. Duties of
   (1) City or Town, (2) County, (3) State, (4) Federal Government with regard to

(*a*) Schools,
(*b*) Roads,
(*c*) Care of poor,
(*d*) Care of unfortunate,
(*e*) Administration of justice.

8. How does State pay expenses ?
(1) Selling land.
(2) Selling bonds.
(3) Taxation.
(*a*) Necessity for.
(*b*) Kinds.
(*c*) Taxing power.
(*d*) Justice of.
(*e*) In colonies.
(*f*) How connected with War for Independence.

9. In what country was Representative Government developed ? When did it take form ? With what important step in its development is the name of Simon de Montfort associated ?

What nations had any form of Representative Government at the time of the adoption of the Constitution of the United States ? What great nation, if any, are now without Representative Government ?

What are the important practical differences between the form of Representative Government in England and in the United States, and what are the relative advantages of each ?

[*Read Bagehot's English Constitution and Woodrow Wilson's Congressional Government.*]

10. If one man makes a wrongful assault upon another, two suits in court may arise out of the act ; one criminal, the other civil. What would be the difference between the manner of bringing and conducting them and in their results ?

11. Why is it important to preserve the sphere of State government from encroachment by the general government ?

What countries have now established a federal government modeled on ours ?

What is the nature and what are the advantages of a Federal State as distinguished on the one hand from a State in which there is a single central legislative authority, and on the other hand from a loose confederation of States ? What subjects of legislation and government which are under the control of the English Parliament are beyond the competence of the States of the American Union ?

What are beyond the competence of the central government at Washington ?

Show from the history of America before the adoption of the Constitution of the United States, the evils resulting from a lack of an effective central government, and point out how they were remedied by the Constitution adopted.

12. (*a*) The departments into which government is usually divided and the functions of each.

(*b*) How represented in Constitution of United States.

(*c*) How represented in Constitution of Connecticut.

(*d*) What are the executive officers of a town ?

13. Who can vote in Connecticut ?

How is the right to vote for President determined ?

What is naturalization and to whom does it apply ?

What is the justification of the legal provision which permits some persons to vote but not others. Is there any such thing as a natural right to participate in the government of the State ?

14. What is the difference between the manner of representation of the people (1) in the Senate and House of Representatives of the State ; (2) in the Senate and House of Representatives of the United States ?

If a system of government works well, is it a sufficient objection to it that different persons have different amounts of power in consequence of having different places of residence ? Give your reasons.

15. Define : quorum,
plurality,
majority.

How is the President of the United States elected ?

How is the Governor of Connecticut elected ?

In what cases may either be a choice of a minority of those voting ?

16. School Laws of Connecticut :

(*a*) Duties of teachers.

(*b*) Rights of teachers.

VOCAL MUSIC AND DRAWING are not required. Papers on these subjects will, however, be presented to candidates who desire to take them. Success will be noted on the certificate.

PAPERS OF THE CANDIDATES. Candidates must show a thorough practical understanding of all that they have written in the papers handed in before the examination.

IV. Classes for teachers will be formed in the following subjects :

1. English, including
   (*a*) Reading.
   (*b*) Grammar.
   (*c*) English Literature.
2. Elementary Science, including
   (*a*) Preparatory work for Geography.
   (*b*) Physiology.
3. History, including
   (*a*) Civil Government.
   (*b*) History of Connecticut.
4. Arithmetic.
5. Writing.

6. School organization and management.
7. The principles of teaching will be presented in appropriate connections under each subject.

Instructors will be sent to afford help in preparing for these examinations.

The Secretary will furnish a list of books which can be read or studied in connection with each of the subjects upon which examination is required.

V. 1. In 1890, holders of Primary Certificates can exchange their certificates for the Elementary Certificate mentioned in the foregoing scheme upon the presentation of satisfactory preliminary papers and an examination in Elementary Science. In 1891, holders of Elementary Certificates thus obtained must present preliminary papers and pass examination in Literature and Civil Government.

2. To obtain Honor Certificates, holders of Primary Certificates must hand in preliminary papers in all the subjects mentioned in this Scheme, and pass the examination in Elementary Science, Literature, and Civil Government.

3. In most cases, certificates will not be granted for longer than one year.

Certificates may be revoked at any time.

4. Examinations will be held in and for any town upon invitation of the visitors. Candidates who succeed will receive State Certificates, and the record of all, whether successful or not, who are expecting or intending to teach in the Town will be given to the Examining Committee. This record is given, however, only in the cases of those who could be legally called before the Town Board for examination.

5. Candidates are allowed to divide their examinations with an interval of not more than one year between the parts. At least two subjects must be taken at the first examination, viz.: English (including Reading, Literature, Spelling, and Grammar), and Arithmetic. The required standard must be attained in one of these subjects.

6. Teachers who have already taken partial examinations will complete the required studies under the plan herein outlined.

7. Programme for Elementary Certificate —

First Day.			*Second Day.*		
A. M.	9.00 to 9.30	Spelling.	A. M.	9.00 to 11.30	History and Civil Government.
	9.30 to 10.30	Literature.		11.30 to 12.30	Drawing (optional).
	10.30 to 12.30	Arithmetic.	P. M.	1.30 to 3.00	Grammar.
P. M.	1.30 to 2.30	Writing.		3.00 to 4.30	Physiology.
	2.30 to 3.30	Reading.		4.30 to 5.30	Vocal Music (optional).
	3.30 to 6.00	Elementary Science and Geography.			

Preliminary papers should be sent one week before the examination.

Persons who desire to take partial examinations should present themselves on the morning of the first day.

Examinations begin promptly at 9 o'clock.

Schools.

Summary of Statistics for 1888–9.

Number of towns in the State,	168
Number of school districts in the State,	1,404
Number of public schools,	1,629
Increase for the year,	5
Number of departments in public schools,	2,969
Increase for the year,	48
Average length of public schools,	180.32 days.
Increase for the year,	1.24 days.
Number of schools of two departments,	138
Number of schools of three departments,	47
Number of schools of four departments,	41
Number of schools of five departments,	24
Number of schools of six or more departments,	112
Number of public High Schools,	28
Whole number of graded schools,	362
Number of evening schools,	32

Below will be found a summary for years 1866 to 1889, inclusive:

Report of	Average Length.	No. Districts.	No. Public Schools.	No. of Depart-ments.	No. of Graded Schools.	Evening Schools.
1866	175.00	1,623	1,662	1,991	186	..
1867	164.50	1,609	1,651	2,051	187	..
1868	164.50	1,590	1,645	2,066	189	..
1869	163.05	1,572	1,640	2,140	203	..
1870	161.75	1,570	1,647	2,213	217	..
1871	168.51	1,555	1,644	2,248	217	..
1872	172.41	1,535	1,630	2,290	225	..
1873	173.34	1,521	1,638	2,348	232	..
1874	174.18	1,502	1,648	2,405	236	..
1875	176.29	1,495	1,642	2,458	260	..
1876	176.26	1,506	1,650	2,499	264	..
1877	178.14	1,493	1,628	2,499	270	..
1878	177.52	1,487	1,629	2,530	277	..
1879	178.47	1,500	1,647	2,564	286	..
1880	178.60	1,498	1,638	2,571	300	..
1881	179.02	1,473	1,630	2,594	308	..
1882	179.98	1,471	1,634	2,627	314	..
1883	179.66	1,447	1,628	2,649	313	..
1884	178.77	1,447	1,634	2,735	320	26
1885	179.55	1,447	1,639	2,779	338	23
1886	179 18	1,441	1,633	2,837	339	29
1887	179 74	1,447	1,631	2,860	354	31
1888	180.18	1,424	1,628	2,903	361	26
1889	179.08	1,423	1,624	2,921	361	33
1890	180.32	1,404	1,629	2,969	362	32

Private Schools. — Number reported, ... 206
Number of grade of High School, ... 52
Number of teachers in schools of grade of High School, 189
Number of schools below High School grade, . . 154
Number of teachers in schools below High School grade, 457
Whole number of teachers in private schools, . . 646
Whole number of scholars in private schools, . . . 18,269
Number in schools corresponding to High Schools, . 2,010
Number of schools that made returns, ... 112

Table showing number of schools open 30 weeks or less in the several counties:

	Hartford.	New Haven.	New London.	Fairfield.	Windham.	Litchfield.	Middlesex.	Tolland.	Total.
Number open 24 weeks or less,	11	11	54	2	31	17	5	26	157
Number open 24 to 30 weeks, .	29	24	89	6	62	49	24	54	337

Evening Schools. — The following table gives in detail the condition of Evening Schools:

EVENING SCHOOLS.

TOWN	No. of Schools.	No. of Sessions.	Receipts. Received from State Appropriation.	Receipts. Town Treasury.	Receipts. Other Sources.	Receipts. Total.	Expenses. Teachers' Wages.	Expenses. Fuel and Incidentals.	Expenses. Rent.	Expenses. Other Objects.	Expenses. Total.	Registration. No. under 14.	Registration. No. over 14.	Registration. Whole No.	Attend. Av. under 14.	Attend. Av. over 14.	Teachers. No. Male.	Teachers. No. Female.	Teachers. Average Wages. Male.	Teachers. Average Wages. Female.	Schools Held. Months.	Schools Held. Days.	Schools Held. Hours.
Farmington,	2	50	$85.05	$218.16	.....	$303.21	$247.50	$55.71	.....	.....	$303.21	.	139	139	..	57	2	..	$2.50 pr. eve.	.....	Nov.–March.	Mon., Wed., Fri.	7.30-9.30
Hartford,	3	54	325.50	2,203.75	.....	2,529.25	1,760.00	569.25	$200.00	.....	2,529.25	29	737	766	10	217	7	7	.....	.....	Nov.–March.	M., Tu., W., Thur., Fri.	7–9
Meriden	2	50	67.50	207.50	.....	275.00	275.00	.....	.....	.....	275.00	7	122	129	4	45	2	..	2.75 per eve.	.....	Nov.–March.	Mon. Wed., Fri.	7–9
New Britain,	2	55	75.00	476.92	.....	551.92	355.00	196.92	.....	.....	551.92	23	250	273	4	50	2	5	2.50 "	$1.30 pr. eve.	Dec.–March.	M., Tu., W., Thur., Fri.	7.15-9
New Haven,	11	56	450.00	*2,282.56	.....	2,732.56	2,079.00	310.31	15.00	$328.25	2,732.56	..	1,014	1,014	..	300	19	1	1.87 "	2.00 "	Nov.–March.	Mon., Tu., Thur., Fri.	7–9
Thompson,	4	50	174.30	171.44	$5.43	351.17	338.00	13.17	.....	.....	351.17	..	165	165	..	116	5	..	1.11 "	.....	Oct.–April.	4 eve. in wk. variable.	7–9.30
Waterbury,	7	55	322.50	*1,199.41	.....	1,521.91	1,166.32	163.99	.....	191.60	1,521.91	..	502	502	..	215	2	12	2.00 "	1.50 per eve.	Dec.–March.	Mon., Tu., Wed., Thur.	7–9
Winchester,	1	70	10.65	239.35	.....	250.00	250.00	.....	.....	.....	250.00		23	23	..	7	1	..	3.57 "	.....	Nov.–March.	M., Tu., W., Thur., Fri.	7.30-9.30
Total,	32		$1,510.50	$6,999.09	$5.43	$8,515.02	$6,470.82	$1,309.35	$215.00	$519.85	$8,515.02	59	2,952	3,011	18	1,007	40	25	.....	.....	.....	.....	.....

* District Treasury.

Kindergartens.— This State was the first to recognize the propriety of admitting Kindergartens to the public school system. At the session of the General Assembly in 1886 the following law was passed (General Statutes, Section 2120): "Any town or school district may establish and maintain a Kindergarten school which any child over three and under seven years of age, residing in such town or school district, may attend."

The Normal School at New Britain gives training, and grants a diploma to those who propose to become Kindergartners. (See Appendix page 388.)

The Kindergarten suffers from an inadequate and low estimate of its purpose. It is viewed as merely a means of caring for and amusing children, or with equal violence to its true aim, it is regarded as necessarily separated from public schools. It is decidedly the beginning of education, differing from school in its means. Children are educated long before they begin to read, and this early training is more important than the later.

The Kindergarten is injured most by those who, pretending to be its friends and expounders, violate all its principles by repressing the mental and bodily activity of children. Especially is their influence disastrous when harsh words or severe treament are made the staple of management, or even allowed to become associated with children's ideas of the Kindergarten.

The following table gives a summary of Kindergartens for this State.

It is not certain that all reported in the table are true Kindergartens.

There are four supported wholly by public money.

KINDERGARTENS.

Town.	Kindergartner.	Children. Under 3.	Children. 4 and Over.	Supported by	Expense.	Building.
Branford,	Clara D. Lockwood,	..	30	public money,	$450 00	School-house.
Bristol,	Mrs. M. B. Upson,	11	21	subscription,	600.00	Private house.
Hartford,	West Middle, Adele M. Woodcock,	10	105	public money,	1,373.94	School-house.
	1 Assistant,					
	Brown School, Ida Viets,	0	200	public money,	3,200.00	Special building.
	5 Assistants,					
New Britain,	Normal School, Clara W. Mingins,	15	112	partly by tuition,	1,500.00	Normal School building.
	Fanniebelle Curtis,					
	2 Assistants,					
New Haven,	Fauntleroy Kindergarten, Minnie Alma Leighton,	1	48	tuition,	1,120.00	Vestry of Church of Messiah.
	Miss Bartlett's, Miss Florence Campbell,	0	25	tuition,	600.00	Private house.
	Free Kindergarten, Miss May L Bickford,	30	89	subscription,	.....	Private house.
	Miss M. C. Livermore,					
	1 Assistant,	2	37	tuition,	.....	Private house.
	Welch School, Miss Winnie S. Evenden,	0	50	public money,	944.84	School-house.
New London,	Miss Emma W. White,	0	19	tuition,	.....	Private house.
Stamford,	Lillian Faulkner,	0	9	tuition,	.....	Private house.
Waterbury,	Miss Emma S. Kelsey,	4	13	tuition,	500.00	Private house.
Willimantic,	Miss Kate Safford,	0	40	public money,	120.00	School-house.
		73	798			

Text Book of Physiology.—Under section 2100 General Statutes, books have been distributed as follows:

Towns.	No. of Books.	No. of sets of Diagrams.	Towns.	No. of Books.	No. of sets of Diagrams.
Bethany,	12	..	New Hartford,	40	5
Colebrook,	3	..	Norwich,	12	..
East Haddam,	12	..	Preston,	15	..
Essex,	24	..	Stafford,	..	4
Griswold,	12	..	Simsbury,	10	..
Meriden,	..	12	West Hartford,	10	1
Middletown,	100	..	Windham,	30	1
Total,				280	23

Arbor Day.— In April the following proclamation was issued: —

In conformity with the provisions of the statute law of the State, I hereby designate and set apart Friday, the twenty-sixth day of April, as Arbor Day. And I would recommend to the people of the State its fitting observance in the planting of trees, shrubs, and vines, in and about public and private ways and grounds, that the purpose of the day may be accomplished, and that those who shall come after us may reap, in added beauty and comfort, the fruits of our thoughtful care.

MORGAN G. BULKELEY.

NORMAL SCHOOLS.

Requirements for Graduation.—In 1891 and thereafter members of the Normal-Training School will receive no diploma of graduation until they have passed the State Examination and secured at least an elementary certificate.

Those who receive at the State Examination an "honor certificate" will be granted a diploma certifying that they have graduated "with honor."

Those who take the prescribed course in either Normal-Training School to the satisfaction of the faculty, and also receive the additional certificate of especial excellence either in English or in Mathematics, or in Elementary Science, or in History and Civil Government,

will be granted a diploma certifying that they have graduated "with great honor."

Those who take a prescribed graduate course in either Normal-Training School to the satisfaction of the faculty thereof, and also receive an additional certificate of especial excellence in English, Mathematics, Physics, and Chemistry, or in English and Science, or in English History and Social Science, or in Pedagogy and the History of Education, will be granted a diploma certifying that they have graduated "with the highest honor."

NEW BRITAIN.

The Normal School or Seminary for the training and instruction of teachers of the common schools of this State, was opened in May, 1850.

The law establishing the school, passed in 1849, runs as follows:

Section 1. There shall be established, as hereinafter provided, one normal school or seminary for the training of teachers in the art of instructing and governing the common schools of this State; the object of which normal school or seminary shall be, not to educate teachers in the studies now required by law, but to receive such as are found competent in these studies, in the manner hereinafter provided, and train them in the best methods of teaching and conducting common schools.

Sec. 2. There shall be appointed by the legislature, eight trustees of said normal school, one from each county in the State; two of whom shall, in the first instance, hold their office for one year, two for two years, two for three years, and two for four years, — the term of office to be by them determined, by lot or otherwise; the vacancies to be filled by appointment by the Legislature, for the residue of the term which shall so become vacant; and the superintendent of common schools, *ex officio*, shall also be a member of said board.

Sec. 3. The expenses necessarily incurred by said trustees, in the discharge of their duties, shall be defrayed out of the funds herein appropriated for the support of said school; and they shall receive no compensation for their services.

Sec. 4. To said board of trustees shall be committed the location of said school; the application of the funds for the support thereof; the appointment of teachers, and power of removing the same; the power to prescribe the studies and exercises of the school, rules for its management, and granting diplomas; and they shall report annually to the legislature their own doings, and the progress and condition of the

school; and the said trustees are hereby authorized to change the location of said normal school from time to time, as they deem best for the interest of said school, and for the accommodation of the pupils in the different parts of the State, provided suitable buildings and fixtures are furnished without expense to the State.

SEC. 5. The number of pupils shall not exceed two hundred and twenty; and the visitors of each school society in the State shall be requested to forward to the superintendent of common schools, annually, the names of four persons, two of each sex, applicants for admission to said school, whom the said visitors shall certify they have examined and approved as possessed of the qualifications required of teachers of common schools in this State; which applicants shall have given to said visitors a written declaration, signed with their own hand, that their object in seeking admission to the school is to qualify themselves for the employment of common school teachers, and that it is their intention to engage in that employment in this State; which applicants the said visitor shall recommend to the trustees as suitable persons, by their age, character, talents, and attainments, to be received as pupils in the normal school. The trustees shall select by lot, from the whole number of applicants from each county, the proportion of pupils to which such county is entitled by its population, of male and female, each an equal number; provided that not more than one shall be admitted from any school society, till each society from which an application is made shall have a pupil in the school. The trustees shall forward to each pupil so appointed, a certificate of his appointment, returning also to the principal a list of pupils appointed to the school. If there shall not be a sufficient number of applicants from any county to fill the number of appointments allowed to such county, the trustees shall fill the vacancy by lot from among the whole number of remaining applicants. To all pupils so admitted to the school, the tuition and all the privileges of the school shall be gratuitous.

SEC. 6. The said trustees are authorized to make provision for a model primary school, under a permanent teacher approved by them, in which the pupils of the normal school shall have opportunity to practice the modes of instruction and discipline inculcated in the normal school.

SEC. 7. For the support of said normal school there is hereby appropriated the bonus derived from the "State Bank" and the interest which may accrue thereon; from which the sum of twenty-five hundred dollars, annually, for the term of four years, shall be paid to said trustees, with said interest, by order of the comptroller, on the treasurer of the State; no part of which sum shall be expended in any building or fixtures for said school.

At the same session the principal of the Normal School was made *ex officio* Superintendent of Common Schools.

In 1865 the Act of 1849 was amended to conform to legislation which imposed upon the State Board of Education the duties and conferred the powers "heretofore by any legislation committed to the trustees of the Normal School."

In the revision of 1866, all previous legislation was brought together, and the provisions relating to the Normal School appear substantially as they now stand. In 1872, in 1883, and in 1889, changes were introduced, bringing the law to the language which appears in the Public Acts of 1889, as follows :

SECTION 1. The State board of education shall maintain two normal schools as seminaries for training teachers in the art of instructing and governing in the public schools of this State, one of which shall be located east of the Connecticut river, and such sum as the State board of education may in each year deem necessary for their support, not exceeding in any year forty thousand dollars in the aggregate, shall be annually paid therefor from the treasury of the State on the order of said board.

SEC. 2. The number of pupils in each school shall be determined by the State board of education. Said board may make regulations governing the admission of candidates. To all pupils admitted to either normal school, all its privileges, including tuition, shall be gratuitous ; no persons, however, shall be entitled to these privileges until they have filed with said board a written declaration that their object in securing admission to such school is to become qualified to teach in public schools, and that they intend to teach in public schools of this State.

SEC. 3. The school visitors in each town shall annually, upon request, forward to said board the names of such persons as they can recommend as suitable persons in age, character, talents, and attainments to be received as pupils in said school.

SEC. 4. The State board of education shall expend the funds provided for the support of normal schools, appoint and remove their teachers, and make rules for their management; shall file semi annually with the comptroller, to be audited by him, a statement of the receipts and expenses on account of the normal schools, and shall annually make to the governor a report, for transmission to the general assembly, of the condition of these schools and the doings of said board in connection therewith.

SEC. 5. Said board may establish and maintain model schools under permanent teachers approved by it, in which the pupils of the normal schools shall have an opportunity to practice modes of instruction and discipline.

The following table shows the number connected with the school in most of the years since its organization:

Year	Whole number enrolled during the year.	Senior	Middle	Junior	Ext.	Int.	Number of Graduates.		
							Jan.	June	Total.
1870–1	150	....	....	....	....	....	....	....	5
1871–2	242	....	....	....	....	....	....	....	2
1872–3	218	....	....	....	....	....	....	....	15
1873–4	208	38	102	102	....	....	....	....	19
1874–5	248	49	87	138	....	....	....	....	29
1875–6	264	56	124	179	....	....	....	....	24
1876–7	267	47	89	231	....	....	....	....	27
1877–8	270	37	85	243	....	....	....	....	23
1878–9	268	32	61	243	....	....	....	....	17
1879–80	307	41	88	178	....	....	....	....	19
1880–1	284	31	53	74	....	....	....	....	12
1881–2	277	27	56	92	....	....	....	....	27
1882–3	268	34	47	90	....	....	....	....	19
1883–4	248	39	49	102	....	....	....	....	18
1884–5	276	30	52	96	....	....	....	....	22
1885–6	....	....	....	....	....	....	....	....	19
1886–7	....	....	....	....	....	....	....	....	24
1887–8	....	....	....	....	....	....	....	....	....
1888–9	....	....	....	....	....	....	....	....	....
1889–90	132	....	31	55	....	17	....	....	3
1890–1	240	....	57	72	....	21	....	....	24
1891–2	241	26	52	54	62	26	..	..	26
1892–3	244	35	21	26	62	....	11	24	35
1893–4	181	45	25	45	67	....	9	27	43
1894–5	....	....	....	....	....	....	22	29	51
1895–6	240	....	39	36	44	....	13	26	40
1896–7	230	....	37	35	37	....	11	25	36
1897–8	240	....	41	21	49	....	9	16	25
1898–9	224	....	23	31	44	....	12	25	37
1899–1900	230	....	36	29	55	....	11	15	26
1900–1	230	....	43	19	46	....	20	23	43
1901–2	232	....	33	23	46	....	16	24	39
1902–3	262	16	33	20	56	....	16	23	39
1903–4	246	14	36	21	[illegible]	....	14	16	30
1904–5	280	26	32	45	106	....	11	25	36
1905–6	266	25	43	31	102	....	19	24	43
1906–7	280	19	41	46	105	..	17	41	58
1907–8	305	37	45	53	140	..	21	47	68
1908–9	349	24	59	96	126	....	18	62	80

Number of students in attendance, first term, 1888–9, - - 218
Number of students in attendance, second term, 1888–9, - - 212
Whole number in attendance for year 1888–9, - - - - 349
Number of students admitted, September, 1888, - - - 124
Number of students admitted, January, 1889, - - - - 48
Number of students admitted, September, 1889, - - - 117
Average age of students admitted, September, 1888, - 18 y. 10 m.
Average age of students admitted, January, 1889, - - 18 y. 6 m.
Average age of graduates, January, 1889, - - - - 21 y. 3 m.
Average age of graduates, June, 1889, - - - - 20 y. 10 m.
Number of graduates, January, 1889, - - - - - 18
Number of graduates, June, 1889, - - - - - - 62

In 1888–9 ninety-nine towns were represented as follows:

Ansonia, 3.
Avon, 2.
Barkhamsted, 1.
Berlin, 6.
Bloomfield, 4.
Bolton, 1.
Bridgeport, 1.
Bristol, 8.
Canaan, 1.
Canterbury, 2.
Canton, 1.
Chaplin, 1.
Chatham, 3.
Cheshire, 2.
Chester, 1.
Colchester, 1.
Columbia, 1.
Coventry, 1.
Cromwell, 1.
Danbury, 1.
Darien, 3.
Derby, 1.
Durham, 3.
Eastford, 1.
East Haddam, 1.
East Hartford, 7.
East Windsor, 1.
Ellington, 1.
Enfield, 9.
Essex, 2.
Fairfield, 1.
Farmington, 4.
Glastonbury, 1.
Granby, 1.
Greenwich, 2.
Guilford, 3.
Haddam, 1.
Hamden, 2.
Hartford, 36.
Harwinton, 1.
Hebron, 1.
Huntington, 1.
Kent, 1.
Killingly, 2.
Lebanon, 1.
Ledyard, 1.
Litchfield, 2.
Lyme, 2.
Manchester, 6.
Mansfield, 1.
Meriden, 21.
Middlefield, 2.
Middletown, 10.
Milford, 3.
Montville, 1.
New Britain, 26.
New Canaan, 1.
New Hartford, 3.
New Haven, 8.
Newington, 2.
Newtown, 1.
North Haven, 2.
Norwalk, 8.
Norwich, 3.
Orange, 1.
Plainfield, 1.
Plainville, 2.
Plymouth, 5.
Portland, 3.
Putnam, 2.
Redding, 1.
Ridgefield, 1.
Salisbury, 3.
Saybrook, 2.
Seymour, 1.
Sharon, 1.
Southington, 4.
South Windsor, 1.
Sprague, 2.
Stamford, 7.
Stonington, 2.
Suffield, 6.
Thompson, 1.
Torrington, 4.
Vernon, 1.
Wallingford, 2.
Washington, 1.
Waterbury, 7.
Watertown, 3.
Westbrook, 2.
West Hartford, 6.
Westport, 1.
Wethersfield, 8.
Winchester, 5.
Windham, 2.
Windsor, 2.
Windsor Locks, 9.
Woodbury, 1.
Woodstock, 1.

Counties.	Pupils.	Towns.
Hartford,	152	23
New Haven,	56	13
New London,	13	8
Fairfield,	29	13
Windham,	13	9
Litchfield,	32	14
Middlesex,	31	12
Tolland,	7	7
Totals,	333	99

Other States:		
Massachusetts, - - - - - -	5	
New York, - - - - - - -	3	
Pennsylvania, - - - - - -	1	
	—	9
Total, - - - - - -		342

The building erected in 1882–3 was planned for a school of 150 students.

There was one room in the basement for a single Model School. This room and four adjoining rooms have been assigned to the Kindergarten (Plate I, page 97).

Two rooms on the second floor (Plate II, page 98,) and three rooms in an adjacent building are occupied by Model Schools.

The attic, originally bare and without partitions, has been so divided and finished that the following rooms are used (Plate IV, page 100):

I. Gymnasium, 63×33.
II. Office for Gymnasium.
III. Modeling Room.
IV. Work-Shop, 78×18.

These changes and additions have not supplied the class-rooms required by the large and increasing number of students. A new building will be erected under the following Special Act of the Legislature:

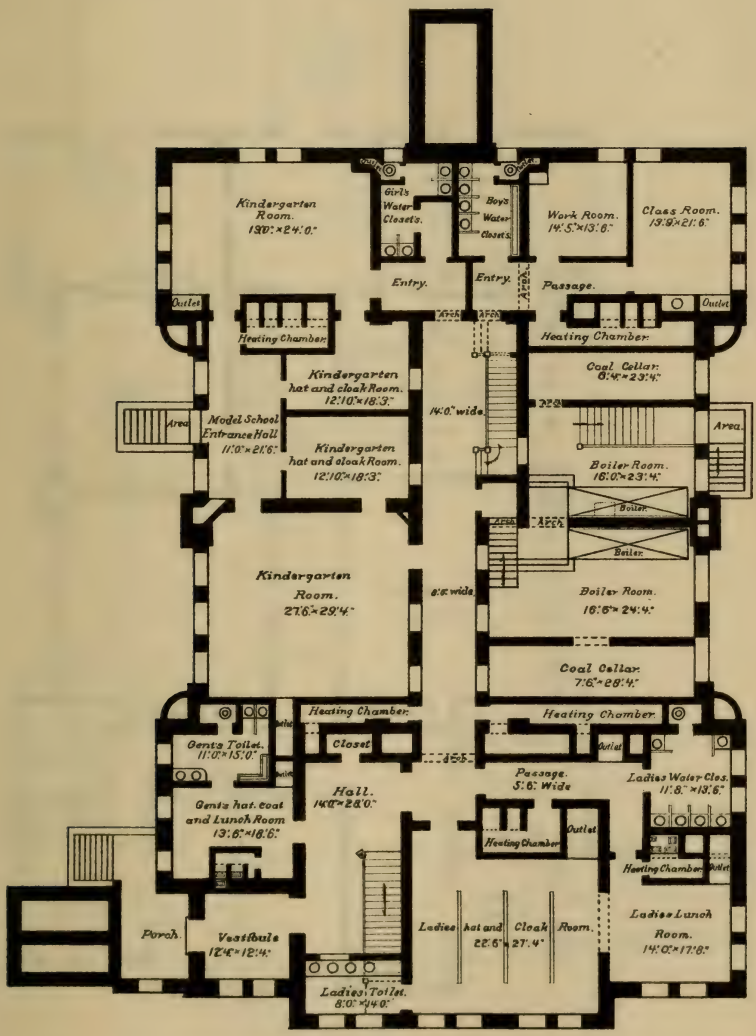
[487.]

Providing for an Addition to the Normal School at New Britain.

Resolved by this Assembly: SECTION 1. That the state board of education shall cause the present state normal school building at New Britain to be repaired and enlarged in such manner as will afford sufficient room for the needs of the normal school.

SEC. 2. The sum of twenty-five thousand dollars is hereby appro-

PLATE 1.



Ground Story.

PLATE II.



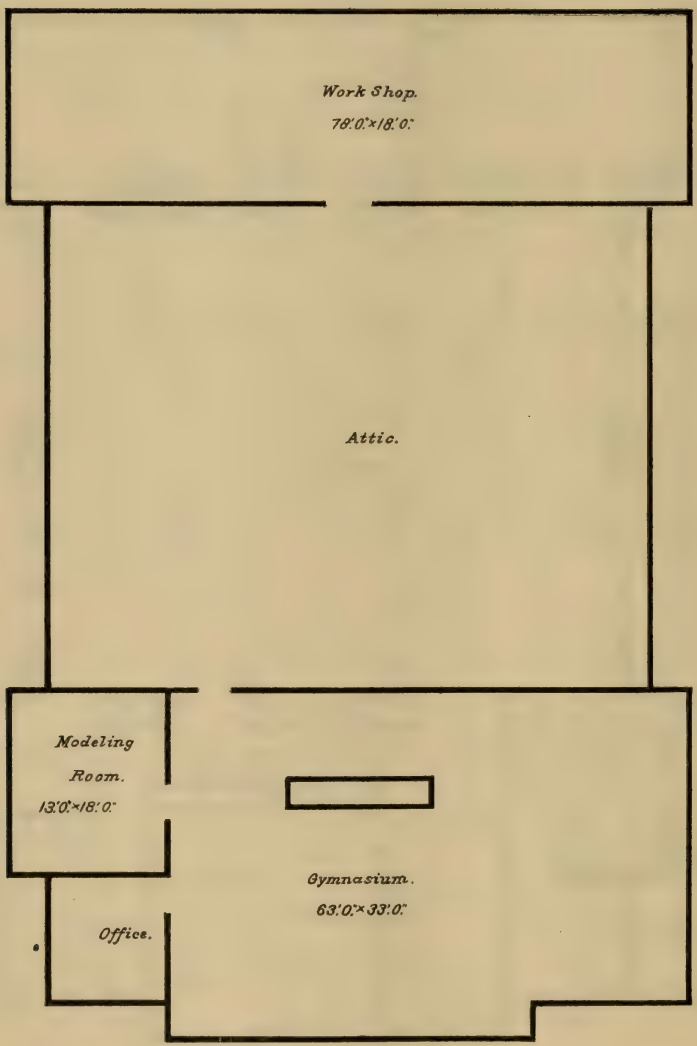
First Story.

PLATE III.



Third Story.

PLATE IV.



Fourth Story.

priated for that purpose, which shall be subject to the order of said board for work done and expenses incurred.

SEC. 3. The entire expense of plans, building, and furnishing shall not exceed the sum herein authorized to be expended.

Approved, June 25, 1889.

The school is called to do a greater work than ever before. The number of students is steadily and rapidly growing. When the number of seven years ago and the present number are compared, we note the confidence which the State is beginning to repose in the institution.

This growth has involved a corresponding increase in the number of teachers.

The Model Schools have been substantially increased by making the advanced class in the Kindergarten a primary school. Here is exemplified most clearly the connection, so natural and necessary, between the Kindergarten and the school. The former is really an introduction to the latter,—an integral part of the public school,—yet having its particular and appropriate work.

It is desirable that the Kindergarten become free. Every child should receive its beneficent and quickening impulse.

Outside the one primary school above mentioned, the facilities for practice have not enlarged in New Britain. The inconvenience and injury resulting from this lack have not abated, but have increased.

By a statute found on page 124 of this Report your Secretary has become a member of the Town Committee of New Britain. The sole purpose of the statute was, and its only benefit has been, to connect the Normal School with the Town Schools, so that the Model Schools, which are a part of the public school system of New Britain, may secure interested and friendly attention. The reasons for

continuing the connection still exist, and are likely to exist.*

There must be model and practice schools if the Normal School is to train teachers. Located in New Britain, to the schools of New Britain the State must go for convenient and complete system of model schools. The few now granted constitute an interest essential to the educational welfare of the State.

* The constitutionality of the statute was tested and decided in the Supreme Court. The following is the text of the decision:

STATE *ex rel.* WALSH *vs.* HINE.

TORRANCE, J.

By an act of the legislature of this State approved March 7, 1889, and taking effect from its passage, it was provided as follows: — "The Secretary of the State Board of Education shall *ex officio* be a member of the school committee of every town and school district in which is situated a school whose teachers are appointed by the State Board of Education, and shall have all the powers and duties of the other members of such school committee." Public Acts of 1889, Chap. 125.

In the town of New Britain is situated the State Normal School, whose teachers are appointed by the State Board of Education. The respondent is Secretary of said Board, and as such has, ever since the eleventh of May, 1889, exercised and claimed the right to exercise, under said statute, the office of a member of the school committee of the town of New Britain.

The case at bar is an information in the nature of a writ of *quo warranto* to determine the right of the respondent to exercise such office.

In his plea to the information, the respondent set up the above facts in justification of his right to act as a member of said committee, to which plea the relator demurred on the ground that the act in question is unconstitutional and void, and the questions so arising upon the record are reserved for the advice of this court.

The relator claims that said act is unconstitutional, first, because it violates certain express provisions of the constitution of this State; and second, because it violates certain fundamental principles impliedly recognized in and by that instrument, which he claims are just as obligatory upon the legislature as if they were expressly contained therein. The only express provisions of the constitution which it is claimed the act in question violates are the following: —

"Every town shall annually elect selectmen and such officers of local police as the laws shall prescribe." Art. 10, Sec. 2.

"The rights and duties of all corporations shall remain as if

The following is the report of C. F. Carroll, the Principal:

CHARLES D. HINE, ESQ.,

Secretary State Board of Education:

SIR, — I submit the following statement concerning the Normal School at New Britain, for the year ending December, 1889, this being my seventh annual report:

Year.	Whole number enrolled during the year.	Increase in number enrolled during the year.	Entering Class.	Graduates.
1882–3	162	..	58	39
1883–4	216	54	107	30
1884–5	260	44	116	36
1885–6	266	6	112	43
1886–7	285	19	113	60
1887–8	319	34	145	58
1888–9	352	33	117	80

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this constitution had not been adopted, with the exception of such regulations and restrictions as are contained in this constitution." Art. 10, Sec. 3.

Under the first of these provisions, it is claimed that the power to elect officers of local police is vested solely in the towns; under the second, that the right to elect their own town officers, which it is claimed had, prior to the adoption of the constitution, existed in the towns from the foundation of our government, remains to them as before.

If we concede, for the sake of the argument, that so far as officers of local police and ordinary town officers are concerned these claims are well founded, it will not help the relator unless the members of school committees elected by towns, as is the case in New Britain at present, are either officers of local police within the meaning of the constitution or are ordinary town officers, which it is claimed the towns have always had the right to elect.

If the right to elect members of a school committee was not a right which existed in towns at the time of the adoption of the constitution, then it was not one of the rights reserved to them under Section 3 of Article 10, above quoted.

But at the time of the adoption of the constitution the towns in this State possessed no such right. For a long time prior to the adoption of the constitution, and at the time of its adoption, the town as such had nothing to do with the election of school committees or other officers having charge of educational matters within the town limits.

These committees and officers were elected then, as they have

The statistics given show that the total increase in the enrollment during six years has been one hundred and ninety, or more than one hundred per cent.

The average yearly increase in the number enrolled is thirty-one.

It is improbable that the opening of the Normal School at Willimantic will, at present, diminish the enrollment at New Britain.

In my report of 1887–8, I set forth the inconvenience caused by lack of room. All the difficulties there referred to increase

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to a large extent been elected since, by school societies and school districts formed at the will of the legislature and frequently without regard to town lines. The claim, then, that the right to elect school committees was a right which existed in towns prior to the adoption of the constitution, and which therefore remained in the towns after its adoption by the express provision above quoted from Sec. 3 of Art. 10, is without foundation in fact.

The other claim that members of a school committee, when elected by a town and not by a district or society, are officers of local police within the meaning of the constitution, is equally without foundation.

From the earliest period in the history of Connecticut the duty of providing for the education of children was regarded as a duty resting upon the State, a governmental duty. Both before and since the adoption of the constitution that duty was and has been performed through the instrumentality of towns, societies, and districts, as the legislature from time to time saw fit.

In so far as these subdivisions of the territory of the State were used for the performance of this duty, they were the mere agents and instruments of the State, liable to be changed at its pleasure, and used by it from time to time solely because the object in view could, in its opinion, be more effectually and economically accomplished through such agencies than in any other way.

At the time of the adoption of the constitution, this governmental duty was, as above stated, performed principally through the instrumentality of the school society and the school district, and not through the town, as indeed it has continued to be ever since.

The powers conferred and duties imposed upon these territorial subdivisions, in the matter of education, related entirely to the performance of this governmental duty, and such powers were exercised and duties performed by committees and other officers elected by the society or district, and not by the towns.

It cannot therefore be supposed that when the constitution was adopted its framers understood, when providing for the election

with every incoming class. Teachers using the same recitation-room work at a disadvantage, because they do not have sufficient black-board space. It frequently happens that a class must transport chairs to some remote corner of the building before any place for recitation can be found. The result is confusion and loss of time and patience. Nothing is more likely to produce irritation than such a strife for living and working room as we have experienced for the past two years. It has been a severe test to both the dignity and self-respect of a large company of teachers and students possessed of an unusual degree of self-control.

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of town officers, that the phrase "officers of local police" would include within its meaning the members of school committees, whether of society or district. And that the phrase "officers of local police" does not include within its meaning the members of school committees and other officers having charge of schools and educational matters solely, whether elected by the town or not, is obvious from another consideration. The word police, when standing alone, is quite ambiguous. Bouvier thus defines the word "police": — "That species of superintendence by magistrates which has principally for its object the maintenance of public tranquility among the citizens. The officers who are appointed for this purpose are called police. Police has been divided into administrative police, which has for its object to maintain constantly public order in every part of the general administration; and judiciary police, which is intended primarily to prevent crimes by punishing criminals."

Bouvier Law Dictionary, Vol. 2, 345.

This meaning of the word police, when coupled with the word officer or officers, was doubtless quite well known to the eminent lawyers who took part in framing our constitution, and in the phrase "officers of local police," the framers of that instrument must be supposed to have used the word "police" in its ordinary sense, with which courts and lawyers and people generally were familiar. Using the word "police" in this sense, the phrase "officers of local police," whatever else it includes, does not include school committees and other officers having charge solely of educational matters, any more than it does assessors, and this court has decided that assessors are not officers of local police.

Dibble *vs.* Merriman, 52 Conn., 214.

The mere fact that the members of the school committee of New Britain are now elected by the town, instead of by districts within the town, can make no difference. If they were not officers of local police when elected by the society or school district, neither are they when elected by the town. The mode of election does not change the nature of the office so long as the powers and duties pertaining to it remain the same. The fact

The usual public policy of fitting a school into the closest quarters possible, is especially injurious to a large and growing Normal School. Healthy growth implies differentiation. Much of the best inspiration of the school has been restrained and almost smothered by the lack of growing and breathing space. Great bodies of students must constantly be massed in small rooms. A committee of public health might properly condemn the institution on the ground of over-crowding of particular rooms, and a lack of sanitary conditions arising therefrom.

The proposed new building will produce but a partial and temporary relief.

The main hall might be utilized for working purposes. The height of the room is so great that it might be cut into two halls, each having the same floor space as the present room. The upper hall would make four fine working rooms. The lower room should be used as a Kindergarten.

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that assessors are elected by the town does not make them officers of local police.

It follows, therefore, that the act in question does not violate any express provision of the constitution.

But the relator further earnestly contends that said act is void for certain reasons, which are stated in the demurrer as follows:

"Because towns have the inherent right to local self-government, the most vital principle of which is the sole right to choose their own officers, which in a republic cannot be denied them, and the attempt of the general assembly to deprive them of such right is void."

"Because the alleged appointment of the respondent by virtue of the act of the general assembly, without the choice being made or approved by the inhabitants and electors of the town, is contrary to natural right and justice and in violation of the social compact, and is therefore void."

We have no occasion to decide or express any opinion upon the question raised by the first of the above reasons of demurrer, as to whether, in the absence of express constitutional provision, the right of towns to elect their own officers could or could not be denied to them, as it is not involved in the case at bar.

If the reasonings and conclusions arrived at in the former part of this opinion are right, then the towns in Connecticut have no inherent right to elect school committees and never had. In the absence of constitutional restriction, we think the legislature may provide that school committees, whether of a town or a district or society may be composed of any persons and chosen in any manner that it may prescribe.

In answer to the second reason of demurrer above quoted, in addition to what has been heretofore said, it should be remem

Of the twenty teachers employed last year, three resigned, and four went to the Willimantic school. The teachers that have been brought into the school have quickly adapted themselves to the work. Those who were not professionally trained have followed the custom of studying the art of teaching in our practice department.

In spite of these changes and great losses, the working force has never been so well organized as at present, and I believe the work of the school has never before been as thorough and effective. At least two teachers understand every department of training and Normal School work, and the departure of any teacher does not, therefore, cause so great inconvenience as heretofore.

It is indispensable that the teachers of the different departments should know something of the entire school. In many cases, new teachers, especially the teachers of the Model Schools, have much to learn in regard to certain special and technical branches. While it is expected that we constantly learn much from one another, it is found necessary that we keep up a study of common school and special subjects in teachers' meetings. Geography, Chemistry, and Physics are the branches that have received most attention at these weekly meetings during the last

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bered that the State, in the performance of its duty to furnish a common school education to the children within its borders, pays large sums of money annually to the towns and other subordinate agencies employed by it in the performance of this duty; that it has established in New Britain, and maintains there at large expense, a Normal School for the purpose of promoting the cause of education throughout the entire State; and that it has established and maintains a State Board of Education, with power of "general supervision and control of the educational interests of the State."

If, under such circumstances, the legislature, for reasons of its own, sees fit to make the Secretary of the State Board of Education *ex officio* a member of the school committee of the town where the State itself has such interests, it can hardly be said with reason that such action is contrary to natural right and justice and violates the social compact, whatever these vague phrases may mean.

The inhabitants and electors of New Britain have no so-called natural right to elect the entire school committee of that town, nor is such right secured to them by any real or fictitious social compact, and therefore the act in question does not infringe upon or violate any such rights.

The Superior Court is advised that the return is sufficient.

In this opinion the other judges concurred.

year. The meetings enable us to thoroughly coördinate different departments, and compel a close working relation. The meetings are held Monday evenings, after school.

To show that the interest in this effort to improve the quality of our teaching is felt by the teachers themselves, it may be stated that the after-school classes were continued during the protracted absence of the principal in the early part of last year.

Any person who cannot readily and continuously take the place of a cheerful and genuine learner, cannot long remain a member of our faculty. Just as promptly does any person find the society of our teachers uncongenial who does not devote himself or herself, unreservedly, to the study and performance of school duty.

The Model School.— In our efforts to determine the proper character and function of the model school two questions repeat themselves; they are,

1. How shall we teach?
2. What shall we teach?

In this report I shall make only a brief reference to the first of these inquiries. Each year has brought us, in common with other investigators, more and more to teach the important facts and principles of all subjects through the use of things. A child will readily identify a thing belonging to a class with which he has more or less familiarity. He dislikes to repeat characteristics of what is familiar. The one method is scientific, the other is mechanical, and implies neither the use nor the development of brain power. This difference of method represents the difference between the old and the new, in education.

In the model school the attempt to hold to this distinction, as a principle, leads to a frequent consideration and modification of the curriculum, and introduces the second question asked, What shall we teach children?

In the study of Number, things, with oral questions about things, are used in every subject. Where these do not apply, the subject has no real place in life, and it will be hereafter omitted. Fully one-half the old Arithmetic will be cut out.

The study of our written and spoken language, as helping us to talk and write, and to enjoy what others say and write, forms the basis of what we have called grammar. We propose to omit all the weary study of the refinements of grammar, brought in from inflected languages.

History is read as a narrative. The teaching of the subject will be confined to such topics as may be developed, inductively, and independently of chronological order.

Geography has been entirely separated from the numerous sciences that have sometimes been grouped with it. Elementary Physics, Chemistry, Botany, Zoölogy, Geology, and Mineralogy, settle every question usually asked under so-called physical and structural geography.

Relative positions of spots and lines on the globe, distance and direction, are all that is left of this thousand-headed and befogged subject, and all that properly belong to it.

If we inquire why these subjects are required in our common school course we discover that it is because an acquaintance with them helps us to better find our way among men, and to attain our proper place and station. For centuries this list appeared to cause no serious question. But with the beginning of the era of scientific study some change was called for. It is a pedagogical axiom that language, art, mathematics, or muscular aptitudes, can be best acquired in elementary form, when a child is very young. The Kindergarten is rational in its theory, since it attempts to give facility in every form of muscular and nervous activity, and to quicken interest in every variety of common information. Schools have notably failed to increase the child's interest in what is about him. In our model schools some progress has been made toward supplying this deficiency. For this purpose several separate lines of training have been undertaken, as follows:

1. Physical Culture.
2. Elementary science (Chemistry, Physics, Botany, Mineralogy, Geology).
3. Modeling, Drawing, and Coloring. The study of geometrical form.
4. Singing.
5. Woodwork and Sewing.
6. Classical literature.

During the present year every pupil in our schools, beginning with those that are six years old, will receive instruction in special subjects, as follows: one hundred lessons in experimental science; one hundred lessons in form or inventional geometry; fifty hours in modeling; fifty hours in woodwork; fifty hours in drawing and coloring; and one hundred lessons in singing.

It is evident, at a glance, that a child could omit from his early training, history, geography, or arithmetic, with as little loss as any one of the above-named varieties of work. An average child would be much more likely to gain from later reading, and daily experience, a living knowledge of so-called common school studies, than of any one of these forms of knowledge that I have named. A man does not appreciate modern life, or enjoy it, rationally, who has not some acquaintance with these branches.

The effort to give three hundred children such a rounded training, as indicated, has proved a serious undertaking. No precedent has been found; but the conditions that have made the trial possible in a public system are most opportune. An early and universal elementary training in these separate lines has been advocated by interested educational leaders; but our effort to combine them is quite alone.

While it is only recently that the last of these subjects has been actually added to our list, a definite argument can be adduced showing the result of such a general quickening of all the powers of body and of mind. This evidence is as follows: A given class, about to enter the high school, numbers sixteen, and will average, at the time they complete their grammar school course, 14 years, 6 months. The class has done objective work from the start, in all subjects; has had nearly a year's work in elementary science; has had drawing and modeling several years; has had carpentry, physical training, and singing, for about one year each, and has done nearly a year's work in Latin. After diligent inquiry, I have found no class prepared to enter a regular classical high school so early by an entire year.

Out of five classes that have preceded this class but two pupils have failed to pass the entrance examinations, and no pupil has ever failed to do the work of the high school in a creditable manner. This class is ready to do the work of any high school. The class has not shortened the regular work either in technical grammar or arithmetic. It is important and very significant that without exception these children are general readers, and are intelligent and informed to an unusual degree.

In explanation, it may be asserted that pupils whose insight is quickened in many directions, absorb language, history, geography, and even arithmetic most readily. I am persuaded that a course of study could be so arranged that children would save at least two full years before leaving the high school. Nearly all

the instruction commonly given in physics, chemistry, botany, geology, geometry, and drawing should find a place in the grammar and primary grades. Such a plan would improve the quality of work in the high school course, and make it possible to do very much more than is done at present.

Even if it were true that the introduction of manual and art work would cause slower progress in the subjects included under the old curriculum, we are forced to provide for such training if we follow the simplest laws of psychology. But both theory and practice call for a modified curriculum. If a child has twelve years of steady instruction, beginning with the kindergarten at three and a half years of age, such as has been outlined, it is plain that he will have tastes, a knowledge of things in the world about him, an ability to invent and construct, and a literary taste and instinct quite different from what has been given to children.

Nor has the habit of hard work and steady application been sacrificed by the introduction of technical and kindred work. The conditions afford the best possible training in hard work; and long, severe discipline — without which any so called education is defective — becomes second nature.

Just what difficulties may be encountered in our particular effort to bring about such a plain result cannot be determined; but there should be no doubt in our minds as to the scientific accuracy of the theory involved.

It is understood that while we work out these subjects with children the students of the Normal School get a practical acquaintance with them. This is our only reason for introducing them at all. It is believed that in no other way can we give to students any satisfactory knowledge of any subject to be taught and fit them for right living.

It is our purpose to confine instruction in every subject to such points as the students can afterwards adapt to use in the common schools. All our instruction therefore tends more and more to be elementary. A few essentials are made prominent and are enforced by much repetition.

The text books contain a vast amount of detail quite unimportant educationally. These details prevent either thoroughness or a clear view of any subject. Moreover, when the essentials have been mastered any class can quickly absorb details that previously would have been learned with great difficulty.

The recent action of the State Board in simplifying the course

of study most substantially furthers our efforts in the direction indicated above. This does not imply that the scholarship of the graduates is defective. Almost without exception they have passed the State examination, which has been as rigid in its requirements as any similar examination in the country.

During the year we have tried to bring all the students more closely into view of the work they are preparing to do. Beginning with the entering class all members of the school frequently see lessons given to children in every subject. They thus begin at once to study the difficulties of adapting matter to the minds of young children. This experiment has been pushed vigorously for five months, and it is safe to say that it has done much to bring the Normal School pupils quickly and seriously to comprehend the work to be done in schools.

These statements will show the direction of our activity, and indicate the problems we have in hand. They can be summarized by saying that the future teacher must be induced to investigate, independently, any and every line of inquiry opened; get a clear and accurate idea of the essentials of every-day knowledge; find out how to bring minds of different stages of advancement into relation with such information, and create right habits of doing and thinking.

I have, in previous reports, called attention to the opportunity that we have to establish a course of more extended pedagogical instruction than is found elsewhere. With the present development of the art of teaching that has been brought about, a more advanced course in pedagogy would be practicable, and ought to have widespread and healthful influence.

Such an addition in way of lectures, many of which would be from those outside of our faculty, would involve some expense. Probably not less than one thousand dollars would be needed the first year. From such a course the school itself would get a positive benefit. This project should not be undertaken unless it could be thoroughly organized and fully carried out.

If it is likely to be difficult to secure such appropriations as are necessary to carry on the school, we should so reduce the attendance that we can continue to do genuine work and maintain such a faculty as the case demands.

We shall be supported, at least, by public sentiment if, in maintaining our standard, we restrain our numbers; but if we undertake more work than we can perform or pay for, we shall deserve the cheap reputation that will follow.

I pointed out, in my report of last year, the fact that we have, in at least one instance, already departed from the strict standard that has given to us our good success. I must disclaim all responsibility, unless we can limit our graduating class to such a number of pupils as we can thoroughly train and instruct.

The New Britain school has come to be a large institution, with a great variety of departments, each intended to promote the full training needed by any teacher. Up to September, 1887, about sixteen teachers had done the work. At the time named the attendance suddenly increased by about fifty. This number has held good, the four extra teachers employed have been retained, and we cannot hope to employ less than about twenty instructors.

During the current school year, singing, modeling, wood-work, and zoölogy have been added in every class in both the Normal and Model Schools. The training teachers are not, generally, yet prepared to direct the instruction in these specialties. In February they will begin to take lessons in wood-work, and will begin to give instruction in alternate divisions of their classes at the same time. In spite of such efforts to reduce to a minimum the number of special teachers, so much of the appropriation at present granted must be used for salaries that the closest economy is constantly necessary.

In last year's report I called attention to the fact that most of the time of the principal is needed for purely supervisory and executive work. The Board promptly and generously voted that the principal should be relieved from class-room duties, and by your approval, one teacher now gives two hours per day to office work.

I had relied upon Mr. Morrill to assist in Psychology, and had hoped that the pedagogical lectures could be shared by the most experienced of the teachers. Mr. Morrill's departure deprives us of his most valuable assistance in this direction, and the onerous and increasing labor of the training with senior classes, numbering nearly one hundred, make it impossible for me to call upon the teachers for additional labor. I have, therefore, done my best to carry this work as heretofore, and have given all the instruction in penmanship. Our work is effective, as individual attention is given to details of every practice room, and one person must be personally familiar with every student in training.

Without indulging in sentiment, we may note that we have accomplished substantially what was contemplated by the Board

six years ago. We send out large classes, and the graduates are always in demand in our own state. The school has helped to emphasize improved ways of teaching; first, through its teachers, who have constantly appeared at meetings of teachers; second, through the frequent visitation of teachers from without; third, through its graduates. Its usefulness in the future will depend on persistency in securing general and united work, and the best effort of skilled teachers.

It is easy to imagine great difficulties to be encountered, and to oppress ourselves with doubts about continued good fortune; but unless some emergency finds friends more indifferent to interests of great importance than they have been thus far, we ought to expect that the principal work of the school is yet in the future. According to all ordinary methods of reasoning and the law of chances, we may expect such results.

I desire to acknowledge my great obligation to yourself and to the Board for consideration shown to me during the last year. Friendliness, good will, and generosity in official relations, are as stimulating and helpful as they are rare. A liberal and companionable spirit, emanating from the Board, and manifesting itself through you toward all the members of our faculty, has helped to make it unique in its character, giving to it a purpose and energy that could arise only from such circumstances.

CLARENCE F. CARROLL.

The following is the report of the Consulting Physician, Dr. E. K. Root of Hartford.

CHARLES D. HINE, ESQ.,

Secretary State Board of Education.

SIR,— In reviewing briefly the work accomplished in the Normal School Gymnasium during the past year, it is of interest to refer to the direct physical changes in the pupils subjected to the course of training, as shown by measurements of weight, strength, chest expansion, and lung capacity. The general physical improvement of the class is apparent to all with whom they come in contact — teachers, parents, and friends. Many of the pupils themselves bear similar testimony, acknowledging increased appetite and physical vigor, better sleep, easier digestion, decreased headache, backache, and other slight ailments.

But it is upon the rather limited number of pupils subjected to a painstaking system of measurement on entering the gymnasium

class, and upon the same pupils subjected to an examination after a year's drill, that the effects of this systematic exercise become apparent. I am indebted to Miss Lucy Catlin, the instructor in charge of the gymnasium, for the following figures which I select from her record book :

Twenty-two pupils have been constant in attendance on the class work for the past year, the average age being slightly over eighteen years. Of this number nine lost weight in amounts from a few ounces to a pound or more. All increased their muscular strength, as shown by the dynameter tests, from ten to one hundred degrees. Five gained slightly in weight but increased in greater ratio their muscular strength during the same period of time. The remaining eight showed no marked change either in strength or weight.

The lung capacity, as shown by the sperometer test, increased from ten to eighty degrees in sixteen out of the twenty-two.

Chest expansion increased in all but one.

The special measurements of individual groups of muscles show moderate increase in size and considerable diminution in adipose tissue, and it is of interest to note that the increased strength, vital capacity, and chest expansion, is in nearly every case coincident with slight loss of weight, even when the pupil has not passed the period of growth. Of more importance is the opportunity the gymnasium gives of correcting slight physical deformities, as poor development of certain groups of muscles, particularly those supporting the spinal column.

The percentage of slight spinal curvatures, of unequally developed muscles, and projecting shoulder blades, is very large. Out of a total of over five hundred and eighty pupils examined, one hundred and eighty six — nearly one in three — show slight lateral curvature, elevation of one shoulder, stooping carriage, or unequal prominence of shoulder blades. Slight lateral curve with elevation of the right shoulder was observed in a number of instances, and was undoubtedly due to faulty position at desk work, or badly arranged school desks and benches. The majority, however, show no constant change that can be ascribed to any one cause. Their condition is the result simply of lack of symmetrical exercise of both upper extremities during the period of growth. House-work, sewing, or the ordinary forms of feminine play and exercise accomplish little in comparison with the exercise undergone by boys under circumstances of life similar to those of girls of their

own class. Haying, farm-work of all kinds, base ball and other games, compel symmetrical exercise of both upper extremities, not counting the invigorating effect of out-of door exercise compared with house games.

The infrequency of spinal diseases among boys compared with their frequency among girls is familiar to every physician.

A word only need be added concerning the work of the Consulting Physician. A number of pupils have been referred for examination with regard to whose cases a doubt existed as to whether they were fit subjects for gymnasium drill. A few pupils with organic disease of the heart or lungs were excused entirely. A larger number were prescribed special exercise with a view to correcting some special physical deficiency. The majority, as the record book shows, follow the regular course prescribed by the instructor.

The necessity of providing our schools with properly educated teachers is now well recognized. Our normal schools and their numerous graduates bear testimony to popular approval and support. But when it is considered how susceptible childhood is to all external impressions, how physical peculiarities are imitated, how, for example, stammering, squint, or hysterical phenomena may extend from child to child through an entire school, it seems not unreasonable to ask that instructors shall be physically sound as well as mentally capable, fitted not only to stimulate the mental power but also the physical development of the children committed to their care.

Respectfully yours,

E. K. ROOT, M.D.

WILLIMANTIC.

Law. — The school was established by the following law, passed in 1889 [Public Acts 1889, Chapter clxxxvi]:

SECTION 1. The State board of education shall maintain two normal schools as seminaries for training teachers in the art of instructing and governing in the public schools of this State, one of which shall be located east of the Connecticut river, and such sum as the State board of education may in each year deem necessary for their support, not exceeding in any year forty thousand dollars in the aggregate, shall be annually paid therefor from the treasury of the State on the order of said board.

SEC. 2. The number of pupils in each school shall be determined by the State board of education. Said board may make regulations governing the admission of candidates. To all pupils admitted to either

normal school, all its privileges, including tuition, shall be gratuitous; no persons, however, shall be entitled to these privileges until they have filed with said board a written declaration that their object in securing admission to such school is to become qualified to teach in public schools, and that they intend to teach in the public schools of this State.

SEC. 3. The school visitors in each town shall annually, upon request, forward to said board the names of such persons as they can recommend as suitable persons in age, character, talents, and attainments to be received as pupils in said school.

SEC. 4. The State board of education shall expend the funds provided for the support of normal schools, appoint and remove their teachers, and make rules for their management; shall file semi-annually with the comptroller, to be audited by him, a statement of the receipts and expenses on account of the normal schools, and shall annually make to the governor a report, for transmission to the general assembly, of the condition of these schools and the doings of said board in connection therewith.

SEC. 5. Said board may establish and maintain model schools under permanent teachers approved by it, in which the pupils of the normal schools shall have an opportunity to practice modes of instruction and discipline.

The school was definitely located at Willimantic by the following resolution [Special Acts 1889, No. 465, page 1333]:

Resolved by this Assembly:

SECTION 1. That the State board of education shall procure plans, obtain a site, and cause to be constructed a building for the use of a state normal school at Willimantic, in the town of Windham.

SEC. 2. The sum of seventy-five thousand dollars is hereby appropriated for that purpose, and the comptroller shall draw his order on the treasurer in favor of said board, from time to time, for such sums as it shall require, to be paid out of any money that shall be appropriated by the general assembly for that purpose. The board shall, as often as once in every three months, file vouchers with the comptroller for all moneys expended by it.

SEC. 3. The said board shall not expend any money under this act until the town of Windham shall have conveyed to said board, free of expense to the State, a site, which shall be satisfactory to said board, and has agreed in writing with said board to hereafter furnish suitable and sufficient school buildings, and model and practice schools, in connection with the training department of said normal school, the terms of said agreement to be satisfactory to said board. Said town is hereby authorized to appropriate a sum sufficient to pay for said site at a meet-

ing specially warned and held for that purpose, and to make and carry out the agreement above provided for.

SEC. 4. The entire expense of plans, fitting, and furnishing, shall not exceed the sum herein authorized to be expended.

SEC. 5. No member of said board shall receive any compensation for services in connection with the construction of said building.

The following Act making appropriation for building and maintenance was also passed [Special Laws 1889, No. 464, page 1332]:

The following sums are hereby appropriated, to be paid out of any money in the treasury not otherwise appropriated, in full compensation for the objects hereinafter expressed, for the two fiscal years ending June 30, 1891:

. . . . . .

State board of education, for building a State normal school at Willimantic, fifty thousand dollars; for the support and other expenses of the State normal school at Willimantic, twenty thousand dollars.

July 25th, Mr. A. B. Morrill, who had been connected with the New Britain school for four years, was appointed Principal.

. . . . . .

Purpose. — The law establishing the school makes obvious its purpose. Yet so important is that purpose that it may be advisable to emphasize it.

Candidates for admission to the school should carefully consider its character as a professional school. They should fully realize that it is not a high school nor an academy. The special function of the normal training school is to prepare teachers for the State. Therefore it aims to ascertain the needs of teachers, and to satisfy those needs as effectively as its course will allow. The interests of the schools in this State shape its course of study and determine all the details of its management.

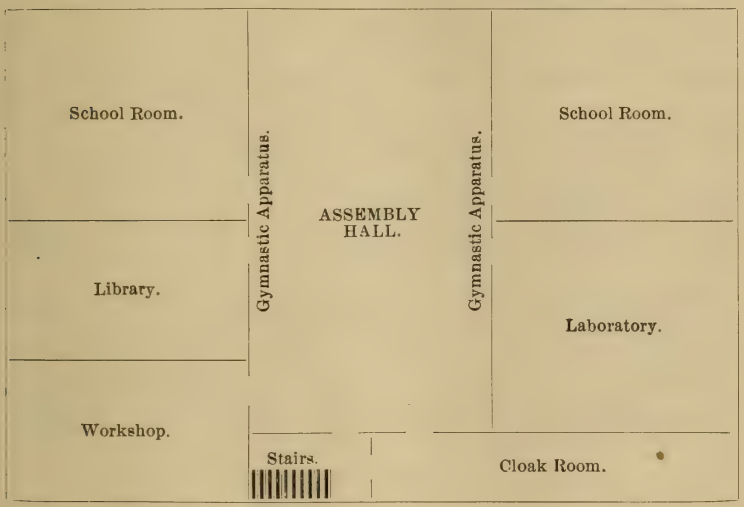
This distinction between an institution for general education, and one for the specific requirements of a vocation must be scrupulously borne in mind by all who give a normal training school any attention whatever.

Opening.—Under the Act given on page 116, the school was opened Tuesday morning at 9 o'clock, September 3, 1889, in rooms over the Willimantic Savings Institute,

corner of Main and Bank Streets. The rooms are pleasant, and for the present are large enough for the school. All necessary means for school work, such as books, apparatus, etc., are provided when needed.

Following is a diagram of the rooms occupied by the school :

ROOMS OF NORMAL TRAINING SCHOOL, WILLIMANTIC, CONN.



Fifteen towns are represented, as follows :

Bolton, 1,	Mansfield, 1,	Scotland, 2,
Chatham, 2,	New London, 2,	Sterling, 2,
Colchester, 1,	Norwich, 4,	Vernon, 1,
Coventry, 1,	Plainfield, 1,	Windham, 5,
Lebanon, 2,	Preston, 1,	Woodstock, 1.

COUNTIES.	Pupils.	Towns.
New London, ...	10	5
Windham, ...	11	5
Middlesex, ...	2	1
Tolland, ...	4	4
Totals, ...	27	15

The catalogue will be found in Appendix.

School Houses and Libraries.

Summary of Statistics, 1888–9.

Number of new school-houses built in the year,	12
Decrease for the year,	4
Number of school-houses in the State,	1,645
Number of school-houses reported in poor condition,	139
Decrease for the year,	2
Number of schools having libraries,	380
Number of books in school libraries,	57,786
Number of districts drawing State money during the year,	312
Total amount of library money paid to districts in the fiscal year,	$5,890.00
Number of public libraries reported,	94
Number of sittings in public schools,	130,867

Below will be found a summary for years 1866 to 1889, inclusive:

Report of	School-houses.	New ones built.	No in poor condition.	No. of sittings.	No. of school libraries.	No. of districts drawing in year.	Amount drawn.	No. of books reported.
1866	1,606	20	310	.....	453	....	$590 00	.....
1867	1,655	22	313	.....	....	....	515.00	.....
1868	1,637	43	291	.....	....	....	865.00	.....
1869	1,639	29	304	.....	....	...	1,730.00	.....
1870	1,634	45	282	.....	....	....	1,960.00	.....
1871	1,654	45	270	.....	....	....	2,385 00	.....
1872	1,651	33	256	.....	....	....	2,345.74	.....
1873	1,647	42	254	.....	....	....	2,955 00	.....
1874	1,663	34	240	.....	....	....	3,340 00	.....
1875	1,656	40	218	.....	....	....	2,450.00	.....
1876	1,654	21	224	.....	....	154	2,900.00	.....
1877	1,651	26	212	.....	...	132	2,270.00	.....
1878	1,647	22	201	.....	....	178	2,975.00	.....
1879	1,664	30	213	.....	....	167	3,190 00	.....
1880	1,656	16	192	.....	....	195	3,040.00	.....
1881	1,647	20	211	.....	....	221	3,005.00	.....
1882	1,654	16	208	.....	....	221	4,255 00	.....
1883	1,633	17	217	.....	....	188	3,470 00	.....
1884	1,661	25	184	.....	....	165	3,090.00	.....
1885	1,657	22	177	124,019	219	195	3,025.00	.....
1886	1,658	19	167	126,266	262	185	3,300 00	.....
1887	1,659	17	171	128,350	290	203	3,525 00	43,873
1888	1,655	14	156	129,344	322	287	5,000.00	47,907
1889	1,660	16	141	129,180	377	242	3,830.00	56,819
1890	1,645	12	139	130,867	380	312	5,890.00	57,786

LEGISLATION.

The following Acts relating to Education were passed at the January, 1889, session of the General Assembly:

CHAPTER VI.

An Act concerning Public Schools.

The first sentence of section 2118 of the general statutes is hereby amended to read as follows:

Public schools shall be maintained for at least thirty-six weeks in each year, in every school district in which the number of persons between four and sixteen years of age at the last preceding enumeration was fifty or more, and for at least thirty weeks in the other districts; and no town shall receive any money from the State treasury for any district unless the school therein has been kept during the time herein required; but no school need be maintained in any district in which the average attendance of persons at the school in said district, during the preceding year, ending the thirty-first day of August, was less than eight.

CHAPTER XVII.

An Act concerning Libraries and Apparatus of Public Schools.

The joint board of selectmen and school visitors in each town shall have power to appropriate money for the purchase of books and apparatus to be used in the public schools of the town. The money thus appropriated shall be expended by a committee on libraries and apparatus, which shall be annually appointed by the school visitors, to whom the treasurer of the town shall pay such money upon the written order of such committee. The treasurer of the State, upon the order of the secretary of the State board of education, shall annually pay the said committee five dollars for every public school within said town, and if the number of scholars in any public school within the town exceeds one hundred, the treasurer shall annually pay to said committee five dollars for every one hundred scholars and fractional part of one hundred scholars in actual attendance at such school; *provided, however*, that no greater amount shall be paid to such committee by the State than is paid during the same year by the town for

the same purpose; *and provided further*, that any amount paid by the State under section 2218 of the general statutes, to any district or for any high school within said town shall be deducted from the amount payable under this act. The books and apparatus purchased under the provisions of this act shall be and remain the property of the town, and under the care and control of said committee on libraries and apparatus.

CHAPTER XXVI.

An Act relating to the Support of Public Schools.

SECTION 1. Section 2224 of the general statutes is hereby amended to read as follows:

The committee of each school district, or, if they fail or are unable to do so, its clerk, shall in October, 1889, and annually thereafter in October, ascertain the name and age of every person over four and under sixteen years of age who shall belong to such district on the first Monday of said month, and the place, year, and month, when such person last attended school, together with the names of the parents, guardians, or employers of such person, and return the same to the school visitors of the town to which such district belongs on or before the twentieth day of October, and in making such enumeration children temporarily residing in one district but having parents or guardians residing in another, shall be enumerated only as belonging to the latter district. If such return is not made on or before said day, one of the school visitors shall make such enumeration before the first day of November next following, and return it to said school visitors, and shall receive therefor five cents for each child so enumerated, to be paid from the amount appropriated by the town for the support of schools in said district, and the committee or clerk of such district if they shall make such enumeration shall receive therefor one dollar and in addition thereto three cents for each child so enumerated in excess of fifty in number, the cost of such enumeration to be paid from the amount appropriated by the town for the support of schools in said district.

SEC. 2. Sections 2214, 2225, 2227, 2244, are severally amended by striking out the word "January" wherever it occurs and inserting in lieu thereof the word "October."

SEC. 3. Section 2227 is further amended by striking out the word "February" and inserting in lieu thereof the word "December."

CHAPTER XLVII.

An Act relating to Education.

SECTION 1. Section 2175 of the general statutes is hereby amended by striking out the words "until the next annual meeting," in the fourth line thereof, and inserting in lieu thereof the words "for the period of one year from the fifteenth day of July next succeeding."

SEC. 2. Section 2214 of the general statutes is hereby amended by striking out the words beginning with the word "and" at the end of the fourth line thereof and ending with the word "education" in the seventh line thereof, and inserting in lieu thereof the following: and each committee shall, at the expiration of its term of office, on the fifteenth day of July in each year, or within five days thereafter, report to the school visitors in the manner and form prescribed by the State board of education.

SEC. 3. Section 2235 of the general statutes is hereby amended to read as follows: The school year shall commence on the fifteenth day of July and end on the fourteenth day of July.

SEC. 4. This act shall take effect from its passage, and the terms of office of all district committees now in office shall extend to and expire with the fourteenth day of July, 1889.

The sections as amended read as follows [the amendments are in italics]:

SEC. 2175. Each school district shall choose, by ballot, at the annual meeting, a committee of not more than three persons, a clerk, who shall be sworn, and a treasurer and collector; who shall hold their respective offices *for the period of one year from the fifteenth day of July next succeeding*, and until others are chosen and qualified; and any resident of the district so chosen, who shall refuse or neglect to perform the duties of the office, shall pay five dollars to said district; but any new district may choose its officers at its first, or at any subsequent meeting, called by the selectmen of the town; who shall hold their offices till the annual meeting of such district. The members of the district committee shall be residents of the district; but the other offices may be filled by any inhabitants of the town to which said district belongs.

SEC. 2214. The committee shall give to the secretary of the board of school visitors notice of the date of commencement and close of each school term, within one week of said commencement, and at least four weeks before the close, respectively; *and each committee shall, at the expiration of its term of office, on the fifteenth day of July in each year, or within five days thereafter, report to the school visitors in the manner and form prescribed by the State Board of Education.* They shall return an enumeration of the children

residing in the district on the first day of January in each year, in accordance with the provisions of this title. And the committee of every district, formed from parts of two or more towns, shall make such return to the school visitors of each of said towns, specifying the towns to which each person so enumerated belongs; and shall make returns to the secretary of the board of school visitors of the town having jurisdiction over the district of the receipts, expenditures, and statistics, in accordance with blank forms furnished by the Secretary of the State Board of Education.

SEC. 2235. *The school year shall commence on the fifteenth day of July and end on the fourteenth day of July.*

The following section is part of the same act (Chapter XLVII), and amends the existing law by extending the terms of office of all district committees to July 15th.

SEC. 4. *This act shall take effect from its passage, and the terms of office of all district committees now in office shall extend to and expire with the fourteenth day of July*, 1889.

CHAPTER CIV.

An Act to prevent Detention of Books of Public Libraries.

Section 1428 of the general statutes is hereby amended by adding thereto the following:

Every person, who shall willfully detain any book, paper, magazine, pamphlet, manuscript, or other property, belonging to any town, city, law, university, college, school, or other public or incorporated library for thirty days after notice in writing from the librarian of such library, sent by mail or otherwise to the last known or registered place of residence of such person, after the expiration of the time, which by the by-laws, rules, or regulations of such library, such book, paper, magazine, pamphlet, manuscript, or other property may be kept, shall be fined not less than one nor more than one hundred dollars. The notice herein required shall bear upon its face a copy of this act.

CHAPTER CXXV.

An Act concerning School Committees.

SECTION 1. The secretary of the State board of education shall be *ex officio* a member of the school committee of every town and school district in which is situated a school whose teachers are appointed by the State board of education, and shall have all the powers and duties of the other members of such school committee.

SEC. 2. This act shall take effect from its passage.

CHAPTER CXXXIII.

An Act concerning Joint School Districts.

The selectmen of any town schooling children residing in another town and in a district in which no school is maintained, may ascertain the expense of schooling said children and present a bill of said expense to the selectmen of the town in which said children reside. If the town schooling children shall be indebted to the town in which the children reside, under the provisions of section 2244 of the general statutes, the expense ascertained as provided in this section shall be deducted from the amount of said indebtedness, and only the remainder shall be due to the town in which said children reside.

CHAPTER CXLIII.

An Act relating to the Use of Barbed Wire in Fences enclosing Public Buildings.

SECTION 1. No barbed wire shall be used in the construction of fences, or retained upon existing fences, connected with or enclosing the grounds of any public school or other public building in this State.

SEC. 2. Any person who shall violate the provisions of this act shall be fined not more than one hundred dollars.

CHAPTER CLXXXVI.

An Act concerning Normal Schools.

SECTION 1. The State board of education shall maintain two normal schools as seminaries for training teachers in the art of instructing and governing in the public schools of this State, one of which shall be located east of the Connecticut river, and such sum as the State board of education may in each year deem necessary for their support, not exceeding in any year forty thousand dollars in the aggregate, shall be annually paid therefor from the treasury of the State on the order of said board.

SEC. 2. The number of pupils in each school shall be determined by the State board of education. Said board may make regulations governing the admission of candidates. To all pupils admitted to either normal school, all its privileges, including

tuition, shall be gratuitous; no persons, however, shall be entitled to these privileges until they have filed with said board a written declaration that their object in securing admission to such school is to become qualified to teach in public schools, and that they intend to teach in the public schools of this State.

SEC. 3. The school visitors in each town shall annually upon request forward to said board the names of such persons as they can recommend as suitable persons in age, character, talents, and attainments, to be received as pupils in said school.

SEC. 4. The State board of education shall expend the funds provided for the support of normal schools, appoint and remove their teachers, and make rules for their management; shall file semi-annually with the comptroller, to be audited by him, a statement of the receipts and expenses on account of the normal schools, and shall annually make to the governor a report, for transmission to the general assembly, of the condition of these schools, and the doings of said board in connection therewith.

SEC. 5. Said board may establish and maintain model schools under permanent teachers approved by it, in which the pupils of the normal schools shall have an opportunity to practice modes of instruction and discipline.

SEC. 6. Sections 2247 to 2251 inclusive of the general statutes are hereby repealed.

CHAPTER CCII.

An Act concerning Town Management of Schools.

Section 2208 of the general statutes is hereby amended by striking out in line one of said section the words "has or shall have assumed," and inserting in lieu thereof the following: "shall hereafter assume;" also in line three of said section, by striking out the word "second" and inserting in lieu thereof the word "fifth," so that said section when amended shall read as follows:

Any town which shall hereafter assume the control of its public schools, as provided in this chapter, may at any annual meeting, not previous to the fifth annual meeting thereafter, vote to abandon such control, and re-establish the several districts as they were before said action, which vote shall be by ballot, in the manner prescribed in section 2194.

CHAPTER CCIII.

An Act relating to Public Schools.

SECTION 1. When the number of scholars in any district for any term of school shall be so small that in the judgment of the school visitors the maintenance of a separate school in said district for such term is inexpedient, said board of school visitors may unite the school of such district with the school of an adjoining district or districts, and when the school of any district shall thus be united with the school of another district or districts, it shall be as full a compliance with the law as if said district had maintained a separate school for the time required by law.

SEC. 2. All of section 2241 of the general statutes inconsistent with the above section is hereby repealed.

SEC. 3. This act shall take effect upon its passage.

CHAPTER CCXIX.

An Act concerning Election of School Committees in Towns Voting to Consolidate their School Districts.

SECTION 1. A vote to consolidate the school districts in any town, in accordance with section 2193 of the general statutes, shall take effect on the first Monday of July next succeeding said vote.

SEC. 2. It shall be the duty of the selectmen of any town so voting to call, not later than the next first Monday of May, a special meeting of said town to determine the number of which the school committee of such town shall thereafter consist. Such committee shall be composed of residents of said town, and shall be in number either six, nine, or twelve.

SEC. 3. It shall also be the duty of such selectmen to call a special meeting of said town to be held on the next first Monday of June, for the purpose of electing by ballot a school committee of such town of the number determined upon at the special meeting held for that purpose, or, if such town shall at such meeting have failed to fix such number of the number of six, nine, or twelve, as said selectmen may determine. In all cases the number of the committee to be elected shall be stated in the warning of said meeting for the purpose of such election. Such election shall be conducted in the same manner as annual elections of said town.

SEC. 4. If the number of the committee to be elected shall be six or twelve, no person shall vote for more than half that number; if the number shall be nine no person shall vote for more than five, and the six, nine, or twelve persons, as the case may be, receiving at such election the highest number of votes, shall be the school committee of said town for the respective terms as hereinafter provided, commencing on the first Monday of July next following.

SEC. 5. The members of such committee so elected shall divide themselves into three equal classes, holding office respectively until the second, third, and fourth subsequent annual town elections of said town, at which elections and every annual election, subsequent to the last thereof, two, three, or four members, as the case may be, shall be elected by ballot for a term of three years, in the manner prescribed for the election of school visitors.

SEC. 6. All acts and parts of acts inconsistent herewith so far as they relate hereto are hereby repealed.

Special Acts.— The following Special Acts were passed.

[20.]

Incorporating the Alumni Association of the Hartford Public High School.

SECTION 1. That Joseph Hall, Frank R. Childs, Henry C. Robinson, John C. Parsons, Charles E. Perkins, Charles H. Clark, Charles H. Bunce, John D. Thacher, John H. Brocklesby, Thomas Belknap Beach, George H. Seyms, Atwood Collins, Frank E. Hyde, and A. A. Welch, and such other persons as may hereafter be associated with them, be, and they are hereby, constituted a body politic and corporate, by the name of The Alumni Association of the Hartford Public High School, to be located in Hartford, for the purpose of promoting the interests of the Hartford Public High School by receiving gifts and bequests, and applying the principal or income thereof to the objects specified by the donors, and for the promotion of social intercourse among the graduates of said school.

SEC. 2. Said corporation shall have power to make and adopt such constitution, by-laws, and regulations as in its judgment may be necessary, for the admission, government, suspension, and expulsion of its members, the election of its officers and defining

their duties, and for the management, safe-keeping, and protection of its property and funds; and from time to time to alter or repeal such constitution, by-laws, rules, and regulations, and to adopt others in their place; and shall have such other powers as belong to a corporation under the laws of this State.

SEC. 3. Said corporation may receive and hold gifts, devises, or bequests which may be given to it from time to time, the principal or interest of which are to be used for prizes, scholarships, or for any other purpose connected with and for the benefit of said school, as shall be directed by the donors.

SEC. 4. This charter shall take effect upon its being accepted by the above-named persons, by a majority vote of those persons present at a meeting to be called especially for that purpose, and held within four months from the date of the passage hereof, and notice of such acceptance shall be given by said corporation causing a certificate to that effect, signed by its president and countersigned by its secretary, to be filed in the office of the Secretary of State.

[35.]

Amending the Charter of Trinity College.

SECTION 1. That section one of the resolution amending the charter of Trinity College (approved June 23, 1857), be and the same is hereby amended to read as follows:

The president of the college shall always be *ex officio* a member of the board of trustees and president thereof; and that a secretary of the board shall be elected by the trustees, to hold office during their pleasure.

SEC. 2. The acceptance of this act by the trustees of the college shall not be held to impair any of the other rights, powers, or franchises granted to said college by its charter and the amendments thereto, and shall not subject said charter as heretofore amended to repeal or alteration without the consent of the corporation.

[43.]

Amending the Charter of the Hartford Theological Seminary.

That section three of the resolution incorporating The Theological Institute of Connecticut, (approved May, 1834,) now The Hartford Theological Seminary, be and the same is hereby amended by conferring on the board of trustees the power to grant professional scholastic degrees and diplomas, so that said section as amended shall read as follows:

The board of trustees shall appoint a president of the board from their own number. They shall also appoint one or more secretaries: also a treasurer who shall give bonds, with surety, for the faithful performance of his trust. These officers shall hold their offices during the pleasure of the board. The board shall determine the location of the seminary: shall appoint the president and professors of the seminary, and shall appoint or provide for the appointment of all other officers, agents, and servants of the institution: all of whom shall hold their offices and places during the pleasure of the board. Said board shall have power to regulate the manual labor of the pupils, to provide for the erection of mechanics' shops and to furnish them for the use of the pupils: also to provide suitable facilities for agricultural and horticultural labors. It shall also have power to constitute a faculty to regulate the studies of the pupils: also, upon recommendation of the faculty, to confer professional scholastic degrees, and to grant diplomas which shall entitle the recipient to all the immunities and privileges which either by usage or by statute, are allowed to possessors of similar diplomas from any other seminary, university, or college.

[81.]

Transferring William H. Mitchell to the Sixth School District of Stonington.

That the dwelling-house and land of Wm. H. Mitchell of Groton, bounded on the north by lands of the Catholic Cemetery Association, on the east and south by Mystic river, and on the west by highway leading from Mystic to Mystic Bridge, be and the same are hereby transferred from the fourth school district of said town, to the sixth school district of the town of Stonington, and are hereby declared to belong, for all school purposes, to said sixth school district of Stonington. Said Wm. H. Mitchell, and those who may succeed him in the occupation of said house and land, shall, as members of the said sixth school district of Stonington, be entitled to all the privileges and subject to all the liabilities of the inhabitants of the same.

[86.]

Authorizing the Washington School District of Hartford to issue Bonds.

SECTION 1. That the Washington School District of the town of Hartford, by the name aforesaid, be and the said district is

hereby authorized and empowered to issue bonds to an amount not exceeding the sum of thirty-five thousand dollars, bearing interest at no greater rate than four per centum per annum payable semi-annually, the principal of said bonds to be payable at some certain time or times within twenty-five years from the date thereof: and the funds raised on said bonds shall be used and expended to pay the indebtedness of said district, and to take up and pay off the present outstanding bonds against said district as the time of payment on the same shall mature, according to the terms and conditions thereof.

SEC. 2. The treasurer of said district is hereby authorized and empowered, with the avails of said new bonds, to pay at par and cancel and redeem all of the present outstanding bonds of said district, which have become, or shall hereafter become redeemable by the terms of their issue; and he shall give notice to all holders of said outstanding bonds of said district of the calling in, proposed payment, redemption, and cancellation, and time of payment of the same, by publishing such notice in two newspapers published in the city of Hartford, for at least sixty days prior to the time fixed by him in such notice for the payment and redemption of said bonds; and upon the publication of such notice, in the manner hereinbefore provided, the interest on said outstanding bonds shall cease, from and after the day named by said treasurer in said notice, for the payment of said bonds.

SEC. 3. Said Washington School District shall, at the next annual meeting after the passage of this resolution, or at any subsequent legal meeting called for that purpose, prescribe and determine, subject to the foregoing limitations, the several and aggregate amounts of such bonds, the form, conditions, and reservations of the same, the rate of interest to be paid on the same, not exceeding the amount aforesaid, the times and places of paying said interest and principal, and the time and manner in which said bonds may be called in and redeemed, and interest thereon made to terminate, and the person or persons who shall execute the same for and on behalf of said district; and such bonds when executed in the manner so prescribed and issued and delivered by said district, or by its officer or officers, agent or agents, duly appointed by said district, shall be obligatory upon said district, and upon the inhabitants thereof according to the tenor and purport of the same.

[100.]

An Act to Authorize the City of New London to Issue Bonds for School Purposes.

SECTION 1. The city of New London is hereby authorized and empowered to issue bonds, notes, or other certificates of indebtedness, to be denominated School Bonds of the city of New London, to an amount not exceeding eighty-four thousand dollars, bearing interest at a rate not exceeding four per centum per annum. The principal of said bonds, notes, or other certificates of indebtedness shall be payable at said city of New London, and the proceeds thereof shall be expended by, and under the direction of, the school visitors of said city for the purpose of providing additional and needed school accommodations and facilities, and for no other purpose or purposes whatsoever.

SEC. 2. The school visitors of said city shall prescribe and determine, subject to the limitations of this act, the several and aggregate amounts of said bonds, notes, or other certificates of indebtedness, the form of the same, the rate of interest to be paid thereon, and the times and place when and where said interest and principal shall be paid; and the said bonds, notes, or other certificates of indebtedness shall be signed by the mayor and countersigned by the treasurer of said city. Said school visitors shall designate the times when and place where said bonds shall be negotiated, upon such terms as they shall deem best, subject only to the limitations of this act.

SEC. 3. Neither the whole nor any part of said bonds, notes, or certificates of indebtedness shall be issued, until the issuing of the same shall be authorized by a meeting of the legal voters of said city, duly warned and held for that purpose.

SEC. 4. Said bonds, notes, or certificates of indebtedness, when authorized, approved, and executed in the manner hereinbefore prescribed, and issued and delivered by said city, shall be obligatory upon said city, and the inhabitants thereof, according to the tenor and purport of the same.

SEC. 5. This act shall take effect from its passage.

[112.]

Re-annexing the premises of Jefferson H. Griffin to the West School District of Suffield.

SECTION 1. That the real estate in the town of Suffield annexed to the fifth school district of the town of East Granby, by

special act approved May 19, 1887, and then owned by Jefferson H. Griffin, be and the same is hereby re-annexed to and made a part of the west school district of said town of Suffield, to which latter district the residents on said premises shall belong.

SEC. 2. House joint resolution No. 295, special acts of 1887, (page 755,) is hereby repealed.

[204.]

An Act to Extend the Limits of the Town and City of Bridgeport.

SEC. 12. Said territory so annexed shall be and constitute a part of the consolidated school district of the city of Bridgeport, and said city shall assume the property and become responsible for the debts of the school districts within said territory, and shall, from the passage of this bill, assume all the obligations of said town of Stratford for the expenses of the schools in said districts, and all school district taxes then due and unpaid within said territory shall be and become due and payable to the treasurer of said city of Bridgeport. The school committees of the several districts and the school districts in said territory are hereby authorized to execute and perform all acts necessary to the closing up of the affairs of said districts in accordance with the provisions of this act, and it shall be the duty of the tax collectors in and for said several districts to complete the collection of the district rate bills in their hands, and to pay over and account for the same to the treasurer of said city of Bridgeport.

[229.]

Empowering the Board of Education of the New Haven City School District to Issue Bonds.

That the board of education of the New Haven City School District of the town of New Haven be and it is hereby authorized and empowered to issue bonds in the name and behalf of the New Haven City School District, to the amount of five hundred thousand dollars, with or without coupons attached, payable at such time or times, and at such rate or rates of interest not exceeding four per centum per annum; payable annually or semi-annually, and for such term or terms not exceeding forty years from date of issue, and authenticated in such manner as said board of education shall determine. Said bonds shall be issued and sold by said board of education only for the purpose of paying existing indebtedness and to build such school houses and purchase necessary land therefor, as may be authorized at a legal meeting of the district.

[280.]

Authorizing the Central School District of Wallingford to Issue Bonds.

That the Central School District of the town of Wallingford be and it is hereby authorized and empowered to issue its bonds or other obligations bearing interest at no greater rate than four per centum per annum, payable annually or semi-annually, to an amount not exceeding the sum of twenty-five thousand dollars in addition to those now authorized by law, with or without coupons attached, payable at such time or times within the period of thirty years from the date of issue, and authenticated in such manner as said school district, at a meeting legally called for that purpose, shall determine. Said bonds shall in no case be sold or negotiated for less than par and accrued interest, and the proceeds thereof shall be used solely for the purpose of funding the floating indebtedness of said district, and to build new school houses therein; and such bonds, when executed and delivered by said district or its officers or agents duly authorized for that purpose, shall be obligatory upon said district and the inhabitants thereof, according to the tenor and purport of the same.

[290.]

Incorporating the Gilbert School of Winchester.

SECTION 1. That Isaac B. Woodruff, Harvey B. Steele, Lyman R. Norton, Charles B. Hallett, Augustus H. Fenn, David Strong, Rufus E. Holmes, Eugene Potter, Harvey L. Roberts, George B. Owen, Charles J. York, Joseph H. Norton, William L. Camp, Theophilus Baird, Winfield J. Garvin, and Henry Gay, all of Winchester, with their associates and successors, be and they are hereby constituted a body corporate under the name of Gilbert School of Winchester, with full power to receive and hold such real and personal estate as may be given to said corporation by William L. Gilbert, by deed or will, or other instrument of conveyance, and to have and enjoy all other rights and franchises incident to corporations by the laws of this State.

SEC. 2. The object of this corporation shall be to furnish for the youth of said town of Winchester a higher grade of education than is now furnished by the common schools of said town. For such purpose said corporation may receive, by deed or will, any real or personal estate that may be given thereto, subject to the

conditions of such gift expressed in such deed or will; *providing*, such conditions do not conflict with the laws of this State.

SEC. 3. Said corporation shall have power to make such rules and by-laws for the regulation of its property and affairs as it may deem expedient, and to alter and amend the same; *provided*, that nothing therein contained shall be contrary to any law of this State, or to the conditions of the deed or will which gives and conveys such property to said corporation.

SEC. 4. Said corporation shall have power to elect trustees or other officers at such times and in such manner as may be provided by the deed or will conveying to said corporation such real and personal property, and in the absence of such provision may elect such officers annually. The property, real and personal, so held by such corporation, so long as the same is used for educational purposes, shall be exempt from taxation, except such real estate as may be leased or rented by it.

SEC. 5. In the event of a vacancy occurring in said board of incorporators, by death, resignation, or otherwise, the remaining incorporators and their successors shall have authority to fill such vacancy.

[309.]

Validating School Tax in the Town of East Hartford.

That the tax laid on the grand list of 1887 by the Meadow school district of the town of East Hartford, at a special meeting held July 2, 1888, be and the same is hereby validated and confirmed.

[341.]

Incorporating the Academy of North Stonington.

SECTION 1. That Jennie Wheeler and Anthony Ames of Killingly, Edward D. Robbins of Wethersfield, and the secretary of the State board of education, together with such persons as they may hereafter associate with them, and their associates and successors, be and they are hereby constituted a body corporate under the name of the Academy of North Stonington, with full power to receive and hold both real and personal estate, and to have and enjoy all other rights and franchises belonging to corporations by the laws of this State.

SEC. 2. The object of this corporation shall be to establish and maintain in the town of North Stonington a school of higher grade than the common schools of said town.

SEC. 3. For such purpose said corporation may receive by deed, or will, or other conveyance, any real or personal estate, subject to any lawful condition expressed in the instrument of conveyance.

SEC. 4. This corporation shall have power to make such rules and by-laws, for the management of its property and affairs, and for the institution and regulation of the school, as it may deem expedient, and to alter and amend the same; *provided*, that nothing therein contained shall be contrary to any law of this State, or to any instrument which gives and conveys such property to said corporation.

SEC. 5. In the absence of any contrary provision in the said instrument of conveyance, all officers of the corporation shall be elected annually, and shall hold office until their successors are chosen.

SEC. 6. The property, real and personal, held by such corporation, so long as the same is used for educational purposes, shall be exempt from taxation.

SEC. 7. In the event of a vacancy occurring in said board of corporators by death, resignation, or otherwise, the remaining corporators, and their successors, shall have authority to fill such vacancy.

SEC. 8. Said corporation shall have power to receive and hold real and personal estate to the value of fifty thousand dollars.

[372.]

Authorizing the Union School District of the Town of Orange to Issue Bonds.

That the Union School District of the town of Orange be and it is hereby authorized and empowered to issue its bonds, or other obligations, bearing interest at no greater rate than four and one-half per centum per annum, payable semi-annually, to an amount not exceeding forty thousand dollars, with or without coupons attached, payable at such time or times within the period of thirty years from date of issue, and authorized in such manner as said school district, at a meeting legally called for that purpose, shall determine; said bonds shall in no case be sold or negotiated for less than par and accrued interest, and the proceeds thereof shall be used solely for the purpose of funding the floating debt of said district, and building a new school-house therein. And said

bonds, when authorized and executed for that purpose, shall be obligatory upon said district and inhabitants thereof.

[381.]

Providing for a Topographical Survey and Map of Connecticut.

That the governor be and he is hereby authorized to appoint a commission, to consist of three citizens of this State, qualified by education and experience in topographical science, to confer with the director or representative of the United States geological survey, and to accept its coöperation with this State in the preparation and completion of a contour topographical survey and map of this State, which is hereby authorized to be made, and it is hereby provided that said map shall accurately show all town and county boundary lines in this State as existing at the time of its completion. Said commission shall serve without pay, but all its necessary expenses shall be approved by the comptroller, and paid out of the State treasury. Said commission shall have power to arrange with the director or representative of the United States geological survey concerning the survey and map herein provided for, its scale, method of execution, form, and all details of the work, in behalf of this State, and may accept or reject the work presented by the United States geological survey. Said commission may expend, in the prosecution of this work, a sum equal to that which shall be expended therein by the United States geological survey, but the total cost to this State of said survey shall not exceed the sum of twenty-five thousand dollars.

[399.]

Authorizing School District Number Eleven of the Town of Groton to Contract with the Mystic Valley Water Company.

That School District Number Eleven of the town of Groton, including the village of Noank, be and it is hereby authorized and empowered to contract with the Mystic Valley Water Company for a supply of water for the protection of any or all property situated within the limits of said district, whether owned by said district or not, and for water for other purposes; and they are hereby authorized to include in the taxes of each year, and to assess on all the property, both real and personal, such sums as they may require to meet their respective liabilities under said contract or contracts.

[400.]

Incorporating the Middletown City School District.

That the territory now included within the limits of the city of Middletown, and all the inhabitants within said territory, be and they are hereby made and constituted a body politic and corporate under the name of The Middletown City School District, and the inhabitants of said school district shall have, possess, and enjoy all the rights and privileges and be subject to all the liabilities and obligations provided in the act of 1855, entitled "an act in addition to and in alteration of an act concerning education," and all acts in amendment and alteration thereof. All taxes levied by said district shall be laid upon the same list as the taxes of the city of Middletown.

[432.]

Authorizing Union School District of New London to Take Land for School Purposes.

SECTION 1. The school visitors of the Union school district of the city of New London, and their successors, are hereby authorized to take and hold the lands on William street and Lincoln avenue, in said city of New London, known as the third burial ground, for school purposes and to erect school buildings thereon.

SEC. 2. The school visitors of said Union school district may remove to a suitable lot, to be obtained by them, such remains and stones in said burial ground as may be necessary to carry into effect the provisions of section one of this resolution.

SEC. 3. Any person having an interest in the lands aforesaid may, within sixty days after this resolution goes into effect, make application to any judge of the superior court for an assessment of the damages he has sustained by the taking of such lands, which application shall be a written petition, with a citation attached thereto, and returnable in not less than six nor more than twenty days after its date, and shall be served at least six days before the return day upon the secretary of said school visitors of the Union school district of the city of New London. And such judge may, by committee or otherwise, consider such application and assess damages thereunder; and the award of such judge or the committee by him appointed shall be final. If, upon any such application, damages shall be awarded in favor of the applicant, the costs of such application, which shall be taxed by

such judge, shall be paid by said Union school district; but otherwise they shall be paid by the party making the application. And such judge shall issue execution for costs, to be taxed as upon civil process.

[465.]

Providing for the Erection of a Normal School Building and Making Appropriation Therefor.

SECTION 1. That the State board of education shall procure plans, obtain a site, and cause to be constructed a building for the use of a State normal school at Willimantic, in the town of Windham.

SEC. 2. The sum of seventy-five thousand dollars is hereby appropriated for that purpose, and the comptroller shall draw his order on the treasurer in favor of said board from time to time for such sums as it shall require, to be paid out of any money that shall be appropriated by the general assembly for that purpose. The board shall as often as once in every three months file vouchers with the comptroller for all moneys expended by it.

SEC. 3. The said board shall not expend any money under this act until the town of Windham shall have conveyed to said board, free of expense to the State, a site which shall be satisfactory to said board, and has agreed in writing with said board to hereafter furnish suitable and sufficient school buildings and model and practice schools, in connection with the training department of said normal school, the terms of said agreement to be satisfactory to said board. Said town is hereby authorized to appropriate a sum sufficient to pay for said site at a meeting specially warned and held for that purpose, and to make and carry out the agreement above provided for.

SEC. 4. The entire expense of plans, fitting, and furnishing shall not exceed the sum herein authorized to be expended.

SEC. 5. No member of said board shall receive any compensation for services in connection with the construction of said building.

[487.]

Providing for an Addition to the Normal School at New Britain.

SECTION 1. That the State board of education shall cause the present State normal school building at New Britain to be repaired and enlarged in such manner as will afford sufficient room for the needs of the normal school.

SEC. 2. The sum of twenty-five thousand dollars is hereby appropriated for that purpose, which shall be subject to the order of said board for work done and expenses incurred.

SEC. 3. The entire expense of plans, building, and furnishing shall not exceed the sum herein authorized to be expended.

[491.]

Validating Action of the Twelfth School District, Town of Glastonbury.

That the doings of the twelfth school district, town of Glastonbury, in meetings held June thirtieth, September first, and September seventeenth, 1888, be and the same are hereby ratified and confirmed.

[495.]

Incorporating the Middletown City School District.

SECTION 1. That the territory now included within the limits of the city of Middletown, and all the inhabitants within said territory, be and they are hereby made and constituted a body politic and corporate under the name of The Middletown City School District, with power to sue and be sued, to plead and be impleaded in any of the courts of this State.

SEC. 2. Said school district shall have, possess, and enjoy all the rights and privileges and be subject to all the liabilities and obligations provided in the act of 1855, entitled "an act in addition to and in alteration of an act concerning education and all acts in amendment and alteration thereof," and also shall have and enjoy all the rights and privileges conferred, and be subject to all the liabilities and obligations imposed by any and all acts heretofore passed relating to The First School Society of Middletown, The City School Society of Middletown, and The Middletown City School District.

SEC. 3. All taxes levied by said district shall be laid upon the list of the city of Middletown.

SEC. 4. A resolution incorporating The Middletown City School District (approved June 11, 1889), is hereby repealed.

Town Management of Schools.

The following is the bill for Town Management of Schools which was presented at the last session of the General Assembly :

Proposed Act Concerning Town Management of Public Schools.

Section 1. Every town in this State shall, from and after July 15, 1889, assume and maintain the control of all the public schools within its limits, and for this purpose every town shall be a school district, and shall have all the powers and duties of school districts, except in so far as these are inconsistent with the provisions of this act.

Sec. 2. All business concerning the public schools, including all heretofore necessary or proper to be transacted in district meetings, shall be transacted in town meetings. The annual town meeting shall be the annual school district meeting.

Sec. 3. At its annual town meeting, every town which now has a board of school visitors shall elect by ballot six, nine, or twelve residents of the town as a school committee, who shall divide themselves into three classes to hold office from the time of their election till the expiration of one, two, and three years, respectively, from the fifteenth day of next July. If the number to be chosen be six or twelve, no person shall vote for more than half that number. If the number be nine, no person shall vote for more than five. At every subsequent annual town meeting, one-third of the committee, namely : two, three, or four members, as the case may be, shall be elected by ballot for the term of three years, to begin on the fourteenth day of the ensuing July. If the number to be chosen be two or four, no person shall vote for more than half that number. If the number to be chosen be three, no person shall vote for more than two. The said school committee shall have power to fill vacancies in its membership until the next annual election, when such vacancies shall be filled for the remainder of the term by the town, by ballot. From the fifteenth of July, 1889, until the next annual town meeting, the school visitors and the chairmen of the committees of the districts within each town shall constitute a joint board, having the powers and duties of the school committees created by this act. After the aforesaid date no boards of school visitors shall be elected, and no district committees, except in districts which retain their organization in the manner hereinafter provided. Any town may, at any time, vote to make the number of its school committee either six, nine, or twelve, and at each subsequent election, one-third of the new number shall be elected in the manner above provided, but those heretofore elected shall remain in office until the expiration of their terms ; *provided, however*, that in every town now constituting a union school district, the school committee shall be of the same number, and shall be elected in the same manner as at present.

Sec. 4. Said school committees shall, in general, have all the powers, and perform the duties both of district committees and boards of school

visitors, except in so far as such powers and duties are inconsistent with the provisions of this act. Especially they shall maintain in their several towns good common schools, of the different grades, at such places and times as in their judgment shall best subserve the interests of education, and as shall give all the scholars of the town as nearly equal advantages as may be practicable; they shall have charge of schools heretofore organized or maintained by their respective towns; they shall appoint a chairman and secretary, who shall respectively perform the duties and exercise the powers now pertaining to the chairman and secretary of the boards of school visitors; they shall appoint one or more acting visitors, or a superintendent to exercise under their discretion a supervision over schools; they shall have the care and management of buildings, lands, apparatus, and other property used for school purposes; they shall determine the number and qualifications of the scholars to be admitted into each school; they shall employ a requisite number of qualified teachers, but shall make no contract for a longer period than one year; they shall designate the schools which shall be attended by the various children within their several towns, and shall make such provision as will enable every child of school age residing in the town, who is of proper mental and physical condition to attend some public day school, at least six months in each year, but they may arrange, if they see fit, with the committee of an adjoining town for the instruction therein of such children as can attend there more conveniently; they shall report in detail to the annual town meeting, concerning the expenditures on the schools of the towns during the year ending on the fifteenth day of the previous July, and also concerning their doings, and the condition of the schools under their superintendence; and they shall perform all lawful acts necessary to carry into effect the powers and duties granted by this act.

SEC. 5. The town clerk and treasurer of each town shall have, in addition to their other powers and duties, all the powers and duties, respectively, of the clerk and treasurer of a school district, except in so far as such duties are rendered unnecessary by the provisions of this act.

SEC. 6. The records of the districts heretofore existing in each town shall be handed over to the town clerk of the said town, and shall be preserved by the town.

SEC. 7. All property heretofore held by school districts shall vest in the towns in which such districts were situated, to be held by such towns for the same purposes. All debts, obligations, or pecuniary trusts of any school district, existing at the passage of this act, shall remain in force against the town in which such district was situated, and shall be paid and performed by said town, except as hereinafter provided. The assessors of each town shall, on or before the thirtieth day of September, 1889, appraise the property of each school district within its limits. At the next annual town meeting after the passage of this act, an equalization tax shall be levied upon the grand list of the whole town, such as would in every district of the town raise an amount of money at least equal to the value of the property of the district less its indebtedness, and there shall then be abated to the taxpayers of each district so many mills

of the said equalization tax-rate as upon that part of the grand list of the town taxable within that district would yield an amount of money equal to the appraised value of its property less the amount of indebtedness of the district. Any district shall have power to determine that any stated amount of its indebtedness shall not be devolved upon the town, but shall be owed by such district exclusively, as heretofore, and any town shall have this same power regarding the indebtedness of any district situated within its limits; *provided*, that, if action is taken both by the town and by the district having such indebtedness, the vote stating the larger amount of indebtedness to be separately retained by the district and not devolved upon the town shall determine said amount; *and provided further*, that this amount of indebtedness, thus separately retained by the district shall not be deducted from the appraised value of its property in fixing the amount of the equalization tax to be abated for its taxpayers. Every school district shall remain separately and solely liable for any indebtedness or liability by it incurred previously to September 1, 1889, unless the amount of such liability or indebtedness shall be deducted, as aforesaid, from the appraised value of its property in fixing the amount of the equalization tax to be abated for its taxpayers. For the purpose of distributing the effect of the equalization tax upon its taxpayers over a number of years, any school district may borrow and pay to the town any part of the sum of money which the equalization tax-rate would raise upon that part of the grand list of the town taxable within said district, and the sum so paid to the town shall be added to the appraised value of the property of the district in calculating the number of mills of the equalization tax-rate to be abated to its taxpayers. The provisions of this section shall not apply in any town in which the parties in interest shall, on or before the first day of December, 1889, agree upon any other mode of equalizing the differences in property and indebtedness between the several districts of said town.

SEC. 8. In the case of any school district, the fractional parts of which belong to different towns, the selectmen of such towns shall have power, by mutual agreement, to appraise the property of said district, and to apportion the property and debts of said district between the towns, and find the balance due from either of said towns to the other of said towns. Such agreement, in writing, shall be final and binding upon such district and such towns. Whenever such selectmen fail thus to agree before the twentieth day of July, 1890, then upon the application of either town, or any taxpayer of said district, any judge of the superior court shall appoint a committee which shall finally decide the matter on which the selectmen have thus failed to agree, and shall lodge their decision with the respective clerks of such towns, from which time their decision shall be binding upon such districts and such towns. The appraised value of the property and the amount of money thus acquired by any town, diminished by the amount of money paid to the other town, and by the amount of the indebtedness of the district apportioned to the town, shall be remitted by the town to the taxpayers of the portion of such district within its limits in collecting the equalization tax, provided

for in section seven, in the same manner as in the case of other districts entirely within the town.

SEC. 9. No powers of school districts or any officers thereof, except such as are reserved or given by this act, shall be exercised after July 15, 1889; but every school district then existing may preserve its organization and necessary powers for the purpose of closing and settling up its affairs, and especially for the purpose of managing and paying any of its indebtedness not devolved upon the town.

SEC. 10. At the close of each month, unless the town otherwise vote, the chairman of the board of selectmen of each town shall, upon the written application of the chairman of the school committee, draw orders upon the town treasurer, which shall be by him honored, for the payment of all expenses incurred in the maintenance of the public schools, and detailed in such written application.

SEC. 11. The school year shall, in the year 1890 and thereafter, end on the fourteenth day of July, and said day shall be substituted for the thirty-first day of August in all estimates, reports, and certificates relating to schools in which the latter day has been required by law to be taken as the end of a year of account.

SEC. 12. This act, with the exception of section eleven, shall not apply to any town which has a city within its limits.

SEC. 13. All acts and parts of acts inconsistent herewith are hereby repealed.

The following remarks by Senators Cowles and Fuller, and Representatives Chapin and Hammer, give fully and fairly the facts relating to the subject:

Senator Cowles, Chairman of Committee on Education on the part of the Senate, said:

This act is nearly identical with the law on our statute book the last twenty years, except that is permissive; this is obligatory. It says to the towns that after the 15th of next July they shall adopt a system in the management of their schools which will be for the benefit of all the children in those schools. It places the management of all the schools under a competent committee elected by the town — who will be responsible to the town for their action in the selection of teachers, the care of the school houses, etc., as against the lack of responsibility, want of interest, and poor condition of many of our schools under the present district system. The fact that twenty-two towns in this State have adopted this system and are now working under it and are pleased with it, speaks well for this bill, and the universal testimony of representatives from these towns who appeared before your committee was, that their schools were improved under it in

every respect. In 1866 the general assembly of this State passed a law similar in its provisions to this (except that it was permissive), but it contained no provision as to the length of time that a town must remain under the new system before it could return to the old. Town management might be voted at the annual town meeting and the vote be rescinded before it could be carried into effect. Ten towns have at different times voted town management, but for various reasons have either never worked under it or voted to go back to the old system, in almost every instance before they had given the new system a fair trial.

It has been objected that it will be more expensive than the old district system. To this we answer: That the average cost per scholar in the State on basis of average attendance is $20.82, the average cost per scholar in eighteen of the towns now in this system is $16.55, thus showing it to be almost 25 per cent. less than under the district system.

The State of Massachusetts abolished by legislative enactment the school district system in 1869 and adopted a law similar to this and has since worked under it. New Hampshire has also a similar law. And only seven States in the Union are working under the old system. The districts in very many of our farming towns are inhabited by a very different class from twenty to thirty years ago. Then there were forty or fifty scholars where there are now perhaps eight or ten. Then it was not difficult to find those who were competent to fill the position of district committee and take an interest in the welfare of the school. I have known district committees in the last five years who could not make out a report correctly, and could not sign it when it was made out. This bill does not consolidate districts, but it enables towns to unite districts where it will be for the advantage of the scholars in these districts. We can all remember the time when in our country towns our highways were worked under what was called the district system — when a man who was able to purchase a hoe and to lean on it received the same pay as the one who followed the plough and scraper all day. But that is all changed. Now the care of the highways is under town management and is either put in the hands of the selectmen of the town, or a competent committee is appointed to see that the money voted for the repair of our highways is carefully and honestly expended. Why not apply the same business principles to the care of our schools?

I believe that most of the opposition to this bill comes from

ignorance and lack of information in regard to its workings, and if it shall become a law it will be but a short time when few will be found to advocate a return to the old district system.

Senator Fuller said:

This bill provides for a simple, uniform, and effective system of school management. It abolishes district lines in all towns which do not have cities within their limits, but does not abolish schools. Each town becomes a single school district and may maintain as many schools as may be needed. A committee elected by the town takes charge of the schools and has in general the powers and duties of school visitors and district committees.

Under the present law the towns are compelled to furnish the money to pay the running expenses of the schools, but they have no voice in hiring the teachers for whose services they are required to pay. The teachers are hired by district officers, elected by the districts, not by the towns. The responsibility is now divided between two sets of officers who fail to properly perform their duties.

This bill substitutes one set of officers for two, and places the responsibility upon a single board. Under this method of management, a board that fails to perform its duty can be easily made to feel the force of public sentiment and made to perform its work efficiently.

Seven hundred and twenty-six, or nearly one-half of the towns in New England, are now conducting their public schools under the system proposed by this bill. The adjoining State of Massachusetts abolished the district system in 1869, and New Hampshire in 1886. The remaining New England States have abolished it in part. Only about one-fourth of the people of these six States continue the old method of management.

All of the reports from these States agree that excellent progress has been made since the adoption of the town system. The results are greater economy in the use of public money, better school-houses, and better teachers.

Twenty-two towns in Connecticut have abolished their districts, and have made a success thus far under the new order of things. It is not an experiment.

It may not be generally known, yet it is a fact, that the people of Connecticut conducted their public schools in this way for more than one hundred and fifty years. No other system was known

until 1798. School districts existed as early as 1725, but they did not obtain their corporate rights till 1839. They were at first merely divisions for attendance as they now are in the towns which have adopted town control.

In 1798 the general assembly transferred the control of the schools from the towns to school societies or ecclesiastical parishes. It was a singular piece of legislation. Until this time every Connecticut town had been recognized as supreme in the control of educational as well as of all other matters of local concern. The school societies which superseded the towns were sometimes co-extensive with the towns in which they were located, but more frequently were made up of parts of two or more towns, and in 1846 we had 215 societies but only 144 towns. So far as school affairs were concerned the towns were not recognized by the State. The income of the school fund was paid to society committees, not to town officers. It is hardly necessary to say that a system so foreign to our theory of government could not long be maintained in this commonwealth. The towns created the State, and the town is therefore our unit of government.

Any measure which is calculated to weaken a town's authority over its local concerns is contrary to the principles upon which our government was organized. The people tolerated the innovation in part for a period of fifty-eight years; but it was not easy to restore the authority to the towns. Before the act of 1856 which abolished the societies was passed, school districts as they are known to-day had been authorized and had been fully endowed with corporate rights. They were an improvement on the society system. The general school law of 1856 abolished all but six of the societies, and this was the first step toward a return to the town management of schools. The towns in a measure assumed control again, but found that the districts were practically independent in many particulars, especially in the hiring of teachers.

In 1866 another step was taken in the right direction. A legislative committee, of which Hon. Alfred E. Burr was chairman, reported a bill similar to the one now under consideration. Unfortunately, however, the bill was so amended as to make it optional, and in the form in which it passed but little could be done under it. It has several times been amended during the last twenty-three years, and twenty-two towns have succeeded in adopting its provisions. The mutual jealousies of the various districts of the towns are so strong, however, that it is extremely difficult to obtain

a vote to unite them, and so many other questions come up for decision at the same time that it is practically impossible to secure a decision uninfluenced by them to some extent. Our experience in this respect is identical with that of the rest of New England.

The following statement throws some light on what has been done under the act to which reference has been made. In 1866 the general assembly of this State passed an act concerning the town management of schools. The last section reads as follows, viz.: "Section 9. This act shall take effect only in such towns as shall, by a majority vote in legal town meeting warned for that purpose, accept of the provisions of the same." The bill was approved June 30, 1866. It contained no provision as to the length of time that a town must remain under the new system before it could return to the old. Town management might be voted at the annual meeting and the vote be rescinded before it could be carried into effect.

At the annual meetings in 1866 the towns of Derby, Windsor Locks, Salisbury, Naugatuck, Redding, and New Canaan voted to accept the new law.

East Haven also voted to adopt it, but on reconsideration voted the contrary.

In Redding the committee elected under the law refused to act on account of some informality in the proceedings by which the vote for town management was carried. Consequently the vote did not go into effect.

Derby, Naugatuck, and New Canaan have always reported themselves under the old system, from which it is inferred that they rescinded the vote of the annual meeting before anything was done under the law.

Salisbury went in and stayed until 1870. At the close of the annual meeting in that year, when only about eighty of the 700 voters were present, the town voted to return to the district system. A ballot was not required at this time.

East Haven again voted town management in 1871 and seems to have remained under it until about 1878. The greater portion of the town was annexed to New Haven a few years after the vote to return to the old system.

Killingworth was reported as under the system from 1871 to 1877, Westport from 1870 to 1874, and Bethlehem from 1872 to 1875.

The law of 1866 was amended in 1867 so as to require towns to

remain under the system two years, and in 1877 an act was passed which required that the vote on the question of returning to the old system should be by ballot.

So far as can be ascertained no town has voted to return since a vote by ballot has been required. Salisbury, East Haven, Killingworth, Westport, and Bethlehem seem to have given the law a fair trial, but so far as can be learned the votes to go back were taken when but few persons were at the meetings.

The towns which are now under the new system, and the dates when they adopted the same, are as follows:

Andover,	1888	Old Saybrook,	1873
Bethel,	1888	Plainville,	1869
Branford,	1867	Prospect,	——
Bridgeport,	1876	Saybrook,	1870
Clinton,	1869	Seymour,	1868
Essex,	1870	Stamford,	1873
Fairfield,	1887	Thomaston,	1875
Litchfield,	1880	Torrington,	1882
Milford,	1875	West Hartford,	1887
New Britain,	1873	Windsor Locks,	1866
New London,	1868	Wolcott,	1887

One hundred and six towns in Connecticut have fewer children of school age than they had twenty years ago. The aggregate loss in these towns is 9,516, which indicates a loss of more than 40,000 in the whole population. Fifty-six towns gained in the aggregate 40,798, making the school population of the State 31,282 greater than it was in 1868. The gains are confined mainly to the manufacturing centers. More than 75 per cent. of the entire gain is in a dozen towns. The losses in many of the 106 towns referred to are very large. In four cases they exceed 50 per cent., and in 58 towns they range from 20 to 50 per cent. The wealth of these towns has decreased materially, the total loss being more than $5,000,000 within a period of ten years. Notwithstanding these facts, nearly all of these towns keep up the same number of school districts that they did in 1868. The results are that the schools are short, the teachers employed are in many cases poorly qualified for their work, and but little progress is made.

Objection is made that the law does not affect cities. It is not practicable to take in towns having cities within their limits under a general act like this. The seven towns which are excluded from the bill, now manage their schools mainly under special laws. Four of these towns have school districts which are organized

under special laws or charters, and it is doubtful whether the general assembly has authority to abolish them. Two districts in New Haven, three in Norwich, and one in Middletown, are organized under the act of 1855. When the general school law of 1856 was enacted, these six districts were exempted, because the legislature had given them almost the same authority in school matters that was possessed by towns. These districts are practically independent under the law. They elect boards of education in the same manner that towns elect boards of school visitors or school committees. They draw their money from the State in the same manner that towns draw theirs. The towns in which they are located have no authority over them. They make their returns to the State, not to the towns. One of these districts (City District of New Haven), has nearly 12 per cent. of all the children in the State, and the others, with one exception, are large. In 1880, the general assembly granted a special charter for a school district in Waterbury, to be known as the city district. It contains about six-sevenths of the population of the town. It is doubtful whether this charter can be repealed by a general act like this. When the New Hampshire legislature in 1886 passed an act similar to the one proposed by this bill, it was intended that it should affect certain districts which were chartered, as some of those to which I have referred. The authorities of the districts brought the matter before the supreme court, which promptly decided that the charters were not repealed, and that the new law affected only those districts that were organized under the general law. It is probable that an attempt to include the towns in which these seven districts are located within the provisions of this bill would meet with the same objections as were met in that State.

Another special law provides for the three other towns having cities, and also applies in a measure to the four towns to which reference has already been made. It relates to the support of schools in these towns, and is known as Section 2239 of the General Statutes. It reads as follows, viz.:

"No town which includes a city within its limits shall be required to expend for school purposes in any year a greater sum than would be raised by a tax of one mill on its grand list, if said city is organized into one or more school districts, by which a sum has been appropriated for the support of the public schools during the year in which such tax would be payable, sufficient, with the income derived from other sources, to pay the wages of teachers, the cost of fuel, and the incidental expenses of the public schools of said district or districts for at least thirty-six weeks of

said year; provided, that said sum shall be paid, without abatement, on or before the first day of March next following the time at which the town tax shall have become due, to the several school districts in the town, in proportion to the number of children in each, at the last preceding enumeration, between the ages of 4 and 16 years."

This act was passed in 1870. The act of 1868, which abolished the rate bill system, required the towns to make their public schools free, the full running expenses to be paid by the towns. It was soon found that this act bore somewhat heavily upon people living in the outlying sections of towns having cities within their limits. The city districts demanded longer terms of school than the outlying districts. Schools of a higher grade were needed and special instruction in writing, music, drawing, and other branches caused a class of expenses which, it was claimed, ought to be borne by the city districts instead of the town. The legislature therefore remedied the difficulty by limiting the rate of town tax for schools in these towns to one mill, and placing the running expenses in part upon the districts themselves.

The passage of this act made heavy district taxation a necessity, and during the year ending August 31, 1888, the districts in the seven towns which are exempted from the provisions of this bill raised the sum of $346,154.96 for the support of schools, a large part of which sum was expended for the current expenses usually paid by towns. The amounts raised by the districts of these towns during the last school year was as follows: Hartford, $83,265.11; New Haven, $133,320.95; Meriden, $3,812.77; Waterbury, $70,113.75; Norwich, $41,026 88; Norwalk, $5 515.50; Middletown, $9,100.00; total, $346,154.96. In addition to these seven towns two others (Danbury and Vernon, which now have cities within their limits) will soon come within the provisions of this special act of 1870 so far as the support of schools is concerned.

The special act of 1856 under which the City District of New Haven, the Westville District of New Haven, the City District of Middletown, the Town Street, West Chelsea, and Central Districts of Norwich manage their schools appears in the General Statutes as sections 2127 to 2133. The special charter granted to the City District of Waterbury will be found in the Private Acts of 1880, page 12, and in the School Law pamphlet, pages 106 to 109. It will be readily seen that a special act would be required for each one of these towns working under special laws, and such acts would need to be very carefully drawn.

Each town has some peculiarities in its system which are not common to all. In addition to what has been said in regard to excluding the towns having cities, it should be mentioned that the district indebtedness of these towns is $1,208,631. It is very largely a bonded indebtedness, the bonds having been issued under special acts of the General Assembly. Should the towns referred to be included in the provisions of this bill, some additional legislation would probably be needed in order to protect the interests of all parties.

I am a member of a school board and also an acting visitor, and I think I know something about this matter; that is one reason why I was willing to introduce this bill. The failure to have the entire responsibility rest with one set of men is productive of a great deal of mischief, and I believe in a committee which shall be solely responsible for the schools, and when we have such a committee there is but one board to be criticised. I believe that in all matters of this kind it is better to have one set of men who have the entire control, and there is no one thing where it is made more apparent than in this matter of the management of schools. It is the district committee that sends the teachers to the school board to be examined. That teacher may have educational qualifications as a teacher, yet in the opinion of the school board may not be qualified to teach the school in the district for which he or she is hired. I think it would be better if all teachers who come before the school board should be appointed by the board to the different schools in the town. The school board has nine-tenths of the responsibility. Why should one board not have it all and be held to a strict accountability for the faithful performance of their duties. After the first week or two of criticism which I underwent, I heard from people in my own town and section words of commendation of the bill. They believe that it has merit. After it is once put into operation it will unquestionably show good results. I have received from people who are interested in the cause of education, from different parts of the State, some 200 letters, nearly all of which are warmly commendatory of the bill; many of which stated the need and advantages of it in a brief way more forcibly than I can state them.

I am sure that if the senators could read through these letters calmly and carefully they could not fail to be favorably impressed with this measure. I may say here, that I have the opinion of some of the people of Massachusetts. Having asked people about

it who were opposed to the adoption of this law at the time it was agitated in that State, they say that probably if a meeting were called in any town there to express their opinion on the subject they could not count half a dozen votes to go back to the old system. As a matter of fact, there are only seven States in the union that are under the old district system. The district system was well enough in its day and has served a useful purpose, but it has, in my opinion, outlived its usefulness. It is hard to secure a fair attendance at the district school meeting, and unless there is a question coming up in the meeting which involves an expenditure of money, it is difficult to get a fair representation. The expense under the new system need not exceed the old, except as it results in better buildings and apparatus, but if it costs more it will be because it is better, and education is not to be measured by dollars and cents but by results.

Some of the most unsightly buildings you can find are the school-houses in some of the back-country districts. The expense of levying and collecting a tax for repairs is almost equal to the amount of the tax which they want to collect. I myself, in the business that I have to transact, have had to wait sometimes a year or two simply because the treasurer had not money enough on hand to pay the bill. Now, if the town runs the schools it has the town treasury back of it, and I believe that if we keep the schoolhouse in good repair, and give all the scholars in the town the same privileges, it will be a lasting benefit. There are some districts which have thirty-six weeks school in a year, others have thirty, and others less.

It is the duty of all towns to educate all children within their borders on the same plane. If there is a district in a remote corner of the town which has but eight or ten pupils, those pupils should receive the same advantages as more favored children from populous districts. It is the duty of the town to treat all its children alike in this matter, and I believe that every interest of education is in favor of the passage of this bill, which will place all upon a substantial equality. The people who have served on school boards know of the prejudice that exists against anything that is new. I believe every town is competent to manage its own affairs. You might just as well talk about having a selectman in every district in the town. A town committee is fully competent to look out for the affairs of the schools in a town, and I believe

that if the system should be adopted very few would come up two years hence and ask for a return to the old system.

The old system is not fair. We simply propose to put every child in town upon a substantial equality, and I certainly hope the bill will pass. There is no argument in the cry of centralization of power; every town is, as the Senator from the First has been so fond of quoting, a little republic in itself. The town is the unit of government. I claim no credit for the introduction of this measure, as it is substantially the same bill that was before the legislature in 1887, and I well know the opposition that it must inevitably encounter. I only support it because I believe it is for the best interests of the cause of education, and that the time will surely come when this or some similar bill will be adopted. I certainly can be accused of no selfish interest, as this bill, if passed, legislates me out of an office which I otherwise may hold for over two years longer; but because I think it is fair and equitable and just, I favor it, believing that the hope of the schools under our present conditions and because of the changed conditions that exist lie largely in the application of such a law. Let not prejudice or sentiment cloud or obscure your judgment. Everything that is old is not good; neither is everything that is new necessarily bad.

This is not, as I have said, any longer an experiment. Why should not the town that furnishes the money have the right to expend as well as apportion it? Formerly the districts raised money, and it was deemed an invasion of their rights to have this done townwise. Would any one like to go back to the old system? Not many years since parents of children had to pay directly for the attendance of their children a per capita tax. The entire school system has been undergoing an evolution into a newer, better, and more complete system, and this bill is simple and less cumbersome, and hence will be productive of better results. It is a system favored by the majority of those who have been longest connected with and have labored the most earnestly in the cause of education, and while I respect the judgment of those who may oppose this measure, I think they are "taking counsel of their fears," and they would many of them be the first to acknowledge their mistake if this bill could be put into practical operation. I sincerely trust it may pass, but if it does not I shall at least have the satisfaction of having been unselfishly sincere in my attempt to advance the cause of education.

Rev. J. H. Chapin of Meriden, Chairman of the House Committee on Education, said:

Under the present management we have the Board of School Visitors, which has the general supervision of school affairs in the town. Then there is in each district, of which there may be a dozen or more in the town, a District Committee, consisting of one or more persons, who have charge of the school property, employ the teachers, and provide the necessary supplies, fuel, paper, ink, crayon, and the like. The School Board, or Board of School Visitors, appoints an Acting Visitor, usually one of their own number, whose duty it is to visit all the schools and report their condition and needs to the School Board.

The aim and purpose of this bill is to transfer the duties of the two sets of officers — Board of Visitors and District Committee — to one, thus simplifying the management, and, if possible, improving the schools. This does not necessitate a consolidation of the districts; the lines may remain as hitherto, and the number of schools in the town be neither increased nor diminished. If, however, there are more schools than are necessary to accommodate all the children in the town, the number can be more readily reduced under town management than under the present system, for the reason that the whole town will be interested, instead of two or three contiguous and sparsely inhabited districts.

In advocating the passage of the bill for town management I note first certain objections to the present or district system, though it is fair to say the objections apply with much greater force to some towns than they do to others.

1. *Indifference.* It is often difficult in the small districts to get more than three or four persons together at the annual meeting. And any man with some ambition to serve, or some relative to employ, can easily manage to have himself made committee for the year, whether fitted for the place or not, and may employ a teacher with as little fitness as himself. The result is inefficient management, and equally inefficient service in the school. Many districts are made to suffer very seriously from such cause.

2. *Neighborhood Quarrels.* Many districts suffer from family feuds in the neighborhood. Thus, if one of the Smiths is chosen committee the Joneses will not send to school, and *vice versa;* and the result is, the number of attendants is so far reduced the school is practically broken up. If it was a populous district both the Smiths and the Joneses might stay away and the school would go on

without them; or, if the management was in other hands, these petty feuds would not be stirred.

3. *Unequal and Oppressive Taxation.* Under district management each district must provide its own school-houses, no matter how poor or thinly populated. In a large and especially a wealthy district this is easily done, but in many country districts the population is often sparse and the people almost uniformly poor. Now, suppose they need a new school-house; it can be provided only by a very heavy tax — one that may trouble the people for years and then fall to the next generation to pay. After the new house has become old, and in constant need of repairs, the history of many a small country district will show the disastrous effect of this state of things.

4. *No Opportunity for High School Training.* In the small districts, aside from the disadvantages incident to the insignificant character of their schools, there is no opportunity for training in the High School branches, no matter how anxious or promising a pupil may be. The small district can afford neither a High School building nor High School teaching, and a pupil, to secure such advantages, must obtain permission to cross the lines of other districts, or attend such school established by the town, on the principle of town management. In short, district management is antiquated, cumbersome, and costly.

Some of the special advantages of town management may be set down as follows:

1. *Intelligent Oversight.* It is reasonable to presume that any town can find half a dozen, more or less, intelligent and experienced citizens who will take sufficient interest in school affairs to give them careful and considerate attention; in short, that a school board or town committee can be secured in which neither selfish interest nor personal ambition will be allowed to stand in the way of the best interests of the school. This would insure the best management and the best teaching that could be secured for the amount of money expended.

2. *Economy.* The town management would permit the convenient readjustment of school lines from time to time, to correspond with the changing population, so that no school need become overcrowded, and none left without attendance; and if a part of the town became very thinly populated, the children could be sent to the most convenient neighboring school, without bickerings over a change of district lines. Moreover, every school could be

made comfortable and provided with a competent teacher, for the expense would be in no sense a district affair, the whole expense being provided by the town.

3. *Fair and Reasonable Taxation.* Another argument in favor of town management is that all parts of the town could be provided with good school-houses without an inordinate tax upon any portion of the population. A tax of two or three mills upon the grand list of the whole town will often realize ten fold as much as a tax of two or three per cent. on the property of one poor district; and though the tax may be repeated from year to year till all parts of the town are provided for, it will come much easier running through a period of eight or ten years than if it came all at once, as under the district system. It goes without saying that school supplies of all kinds, including fuel, can be purchased to better advantage in great than in small quantities; and this would be an item of economy.

Other considerations might be named, but the foregoing list is sufficient for our purpose. Town management is especially in the interest of the poorer class of people. Wealthy districts can easily take care of themselves, but the poorer sections of the community need the fostering care of the town.

While thus I record my judgment decidedly in favor of the town management of schools, I am also persuaded that there are a few cases in the State in which, for special reasons, exceptions should temporarily be made.

1. In a few towns — not above three or four in all — there are districts acting under special charters. These special charters cannot be abrogated by any general act; and, till such charters are voluntarily surrendered, such towns should be excepted from the operations of this act.

2. A few districts have recently issued bonds to run for a series of years. Till these bonds are adjusted, or some arrangement made that will be entirely satisfactory to the bondholders, the towns in which such districts are situated should also be excepted from the operations of this bill.

These arrangements, however, would only be temporary, and would not interfere with the general operation of the law.

Mr. Alfred Hammer of Branford, said :

It would seem as if the main objection to this bill was the compulsion it contains. I am not surprised that from this cause some

opposition should arise, and I say for myself that on general principles, and when no moral issue is concerned, I should always ask to be counted on the side of the greatest liberty. Even in this case, if the bill under consideration proposed to take away any right of the town, or tended in any manner to deprive the town of its ancient and dearly held sovereignty, I should be one of the first to call "hands off." But, Mr. Speaker, when a question of better education is concerned, we should be ready to welcome even special legislation. It should not be necessary to remind this house that our republic is yet but an experiment. We are too much accustomed to consider the great problems all solved, to relax our energies, and settle back with that complacency born of the fallacious notion that the great conquests fought and won by our ancestors decided forever the status of this republic in the roll of nations. It is time that we aroused ourselves from this dangerous lethargy. Note the tremendous rapidity with which wildest theory gains an army of enthusiastic supporters. Multitudinous unsettling influences are at work throughout the length and breadth of our beloved land. The simple fact is, that we have had but little strain put upon our institutions compared with that which is still to come — race problems, religious problems, questions of the gravest import touching the very foundation of society, the relative rights of the individual and the State. Did you ever go down to the wharves in Boston, or down to Castle Garden when an immigrant ship was unloading? Truly, one would think that the truth had been spoken by him who said that every nation of Europe was using our glorious country as the dumping ground for their garbage, their paupers, their ignorant, and their criminals. Problems all solved! I say, Mr. Speaker, that the person who pauses in these busy times to cast an inquiring glance at the future, if he be a man of thought, will be sobered, if not appalled, as he comes to a realizing sense of the mighty twisting currents and the raging tempests which are to beset our ship of state during the next century. And it is because it seems to me to be our duty to supply our good ship with the best protection that art and science can provide, that I am in favor of any legislation, special or otherwise, that will compel men to so instruct their children that they will be able to comprehend, and so maintain, the more than regal right of the American citizen. Education is the sole hope of this republic; our common schools are the only institutions that can bring anything like unity out of the heter-

ogeneous masses being poured into our country from Europe. That noble philanthropist, George Peabody, well expressed it when he said, "Education is the debt due from the present to future generations." So, Mr. Speaker, when any man objects to the compulsion contained in this or any other educational bill, I say to him, you forget that the interests of self-protection take precedence over all others. I say to him that we have no more calling duty than to so protect our government as to insure its perpetuity.

I have already said that even in this case if it were proposed to take any privilege or ancient right from the town that I would proceed with great caution. But what is the fact? Simply this, that this bill says to the towns, you have foolishly parted with a portion of your ancient rights, and it is now proposed that you again assume the responsibility that properly belongs to you, and this is the sum and substance of all the compulsion that this measure contains. This brings us to an examination of the true position of the town in our Connecticut system. Even a cursory study will bring out the fact that throughout New England the town is the unit. The town holds the same relation to government that the individual does to society. In the Southern, and some of the Western States, the county or parish is the unit, but in Connecticut the township is the starting point. And from this point of view it would appear as reasonable in society matters to dismember the individual and pass regulations for the independent conduct of the ears and legs and arms as it would in Connecticut municipal government to slice up the town into little districts and legislate for them independently. If this is the case, and I hardly think it can be denied, how does it come to pass that we have so many sections in our statutes devoted to districts; how does it befall that instead of treating only with towns, that we have our whole system bemuddled and so utterly confounded that I venture to say there is no man in this house who can say what the law really is, unless he devotes a week of study to it; in fact, the board of education is called upon constantly to interpret the law even to lawyers who happen to be appointed school visitors? In a report submitted to the general assembly in 1881, the board of education says: "Legislation has been going on for nearly a century. The laws have been revised and amended; new acts have been passed and additions to acts, until it is sometimes no easy matter to know what the law really is. Divided into districts as our towns have been, and the affairs of each district managed for the most part by

the voters in the district, it was inevitable that there should be more special legislation concerning school matters than concerning any others." It will become apparent to any one who looks into it that the trouble arises from this one fact: we have been legislating away from well grounded, and I might say, constitutional principles; it is because the towns have attempted to shirk their duties by surrendering their rightful functions into the hands of irresponsible and petty districts. I am well aware, Mr. Speaker, that these words must have a strange sound to those who have been accustomed to think of the district school as the most ancient of our institutions of freedom; and to those who have in mind some pathetic and poetic picture of the old school of their childhood memory, our attacks must place us in the light of hard-hearted iconoclasts. But the poets have told a deal of truth about them besides the romance. Whittier's description may recall to some gray head before me a room very like that in which he first was introduced to the wonders of reading and spelling:

"I, the urchin unto whom,
In that smoked and dingy room,
Where the district gave the rule,
O'er its ragged district school,
Thou didst teach the mysteries
Of those weary A B C's,—
Where, to fill the every pause
Of thy wise and learned saws,
Through the cracked and crazy wall
Came the cradle rock and squall."

And the greatest pulpit orator that this or any other country ever produced — Henry Ward Beecher — has left us an amusing description of his experience in a district school, and because it is even yet a part picture of school life in some of the remoter regions of Connecticut, I wish to quote a few lines. "It was our misfortune in boyhood to go to a district school. A little square pine building, blazing in the sun, stood upon the highway, without bush, yard, fence, or circumstance to take off its bare, cold, hard, hateful look. In winter we were squeezed into the recess of the farthest corner, among little boys, who seemed to be sent to school merely to fill up the chinks between the bigger boys. Certainly we were never sent for any such absurd purpose as an education. We were read and spelled twice a day, unless something happened to prevent, which did happen about every day. For the rest of the time we were busy keeping still, and a time we always had of it. Our

shoes always would be scraping on the floor, or knocking the shins of urchins who were also being 'educated.' All our little legs together (poor, tired, nervous, restless legs, with nothing to do) would fill up the corner with such a noise, that every ten or fifteen minutes the master would bring down his two-foot hickory ferule on the desk with a clap that sent shivers through our hearts to think how that would have felt if it had fallen somewhere else; and then, with a look that swept us all into utter extremity of stillness he would cry 'silence in that corner.' The seats were slabs with legs in them. The desks were slabs at an angle, cut, hacked, scratched, each year's edition of jackknife literature overlaying its predecessor. . . . One good kind, story telling, Bible-rehearsing aunt at home, with apples and gingerbread premiums, is worth all the school marms that ever stood by to see poor little fellows roast in those boy traps called district schools." You will find the rest in the "Star Papers."

I submit, Mr. Speaker, if the advocates of the district schools will only be candid about it, they will allow that we do nothing sacrilegious in recording our protest against a system which, we merely state historical fact when we say, is inferior in every respect to the original town system established in colonial times.

And now, sir, it is with a feeling almost of pity for those who pin their faith to the district system solely on account of its supposed antiquity that I proceed. If I can show, as I have intimated, that not even a priority claim can be rightly urged for the district system, what a predicament does it place those in who feel called always to state a reason for their faith. Why, sir, how the opinion ever gained ground that the district system was established by the honored men who formed and erected the capital pillars of this State, passes my comprehension. Even when beset by the Indians and the wild animals of the forest, yes, even when thrown into deepest consternation by some of Cotton Mather's appalling stories, even under the most unsettled circumstances of those times, there is no record to show that the New Haven and Connecticut colonists ever even dreamed of such a municipal monstrosity. Surely no one who has given the slightest study to the masterly methods of Thomas Hooker, John Davenport, and Governor Eaton would ever think of attributing to them such an irresponsible and unparliamentary makeshift. "Nearly two centuries have elasped," says Bancroft, "the world has been made wiser by various experience, political institutions have become the theme on which the most

powerful and cultivated minds have been employed, dynasties of kings have been dethroned, recalled, dethroned again, and so many constitutions have been framed or reframed, stifled or subverted, that memory may despair of a complete catalogue ; but the people of Connecticut have found no reason to deviate essentially from the government established by their fathers. They who judge of men by their influence on public happiness and by the services they render to the human race, will never cease to honor the memory of Hooker and Haynes."

No, Mr. Speaker, this eloquent eulogy was pronounced upon men whose minds traveled in too orderly and consistent a manner to have been capable of any such clap-trap as the district school system. As early as 1642, we find the people of New Haven colony passing votes to establish and maintain free public schools. Hartford colony records show that the town schools had been established as early as 1643 ; and in 1650, the Connecticut colony adopted a code making town support and establishment of schools compulsory. In 1665, the union of the colonies took place, but in the revised code the same provision was made for a school in every town, the selectmen acting as school committee. Not until 1766 do we find any mention of the subdivision of the towns into districts, and not until 1794 were districts recognized as quasi bodies corporate. Up to this time — 1794 — ninety-five years ago, the town was the unit of school organization. In 1798, the care of the schools was transferred entirely from the towns to the school societies, with which it remained till it was restored to the towns in 1856. In 1866, the power was given to the towns to abolish these districts and return to the town management as the fathers established it. From this brief history it will be seen that the schools of Connecticut were under town management for 150 years before the district system was ever thought of, and so, sir, if any votes are to be decided in this contest upon the ground of antiquity or priority, they should be counted in favor of the town system. It seems to me as if a little study devoted to this matter would convince any impartial investigator that a mistake had been made in departing from the original system, and surely when we find that the tendency in other States, and even in our own, is towards a return, we cannot escape the conclusion that the lesson of experience counsels the passage of the bill now before us.

Schools were originally under town management in all of the New England States. The Hon. Horace Mann, formerly Secretary

of the Board of Education in Massachusetts, said, in regard to the introduction of the district system into that State: "I consider the law of 1789, authorizing towns to divide themselves into districts, the most unfortunate law on the subject of common schools ever enacted in the State." And later, in 1869, when the district system was abolished in Massachusetts, the Hon. Joseph White said: "Thus by one wise and beneficent act, was removed from our school system that which had long been regarded by the great body of intelligent observers and laborers in the work of education, as more than all things else standing in the pathway of progress." In the whole progress of this discussion, the leading and thoughtful educators, the trained men who make school organization a study in the same way that farmers and engineers study their land and their machines, are all of one mind on this subject and are hoping for the passage of this bill.

For myself, Mr. Speaker, I cannot understand why any of the people of Connecticut wish to continue this system, unless it be that reluctance which many possess to part with anything once established, whether it be good or bad. Far be it from me to underrate the level-headed conservatism of those people who, in matters of state nad municipal policy, refuse to move forward until the way is clear. We owe much to the stability of such men; but in this case the way is clear. New Hampshire and Massachusetts have led the way, and the experience in these States and in those of our own towns which under the law of 1866 adopted town management, prove the wisdom and the necessity of the measure before us. Look at the district in its legal aspect. In the language of the supreme court, "it is a corporation not only limited in its powers, but also of precarious existence." Why, Mr. Speaker, at best it is a little more than a division of areas and not of population. It has no responsibility; if it fails to comply with the law, the town supplies all omissions of duty. From a business standpoint it presents itself in even worse form. The compensation of teachers and all bills for the support of schools to the extent of thirty weeks in each year are paid by the town, and yet "the most important act connected with the schools — the selection of teachers — is entrusted to a committee chosen by the district." The town furnishes the money, the district committee spends it, the school visitors exercise supervision; that is, the party disbursing the money is not responsible to the party furnishing the money. Why, sir, there is not a single rule

of business that such an arrangement does not violate; indeed, when looked at critically, it is difficult to find a rule of common sense that is not also violated. Look through the Connecticut Board of Education reports for the past fifteen years if you would understand the defects of the district system. In some years almost every letter from the school visitors of the various towns contains complaints arising from the want of organization and of proper facilities. And when we come to consider the irregularities, it is difficult for me, at least, to keep my language within the bounds of decent and respectable criticism Those opposed to this bill talk about "centralization" and the "curtailment of ancient privileges." Where "under the starry canopy" can you find such an exhibition of one man power as you sometimes see in a remote district committee man? His sway is absolute; no town meeting can get at him; he puts his own ignorant daughter in as a school teacher or else some relation who will live with him and pay board; he is a supreme dictator. I could keep you here an hour listening to the abuses, the crudities, and the incongruities that arise in different districts. There is no equality, no equity, no democracy in this mongrel method. When the population was more evenly distributed over the towns, there was a little more justice in it. "What right," it has been asked time and again, "has any one in the center district to better treatment at the hands of the town than in the district in which I live?" "Have not my children a right to just as good teaching and as long a term of school as the children of Mr. A. who lives in the center district?" Some children attend school forty weeks, and others not ten rods away can only attend twenty-four weeks, simply because they are not in the same district. Should we not show some regard to the judgment of the men we place on our board of education — men placed there for the express purpose of ascertaining how to secure the best educational advantages? Can the gentlemen who have not had the opportunity to personally look into the merits of the question find more competent advisers than your own secretary of the Connecticut board of education and his colleagues? In the report of 1888 you will find this testimony: "Many districts have become independent because they are wealthy, and practically support their own schools. The privileges of the children in these districts are large and substantial. Their advantages force to our attention by contrast the condition of districts which, having a small list of taxable property or no

liberality, deprive children of good schools, and think this course is economical. The result is, that the poor and remote are obtaining education less in quantity and inferior in quality to those who are in the centers of population and wealth, and the inequality becomes yearly more pronounced." The statement coming from such a source ought to carry conviction to every doubter in the house, because in some sections there is no friction and no such inequality ; you are not to base any general conviction upon a single case. There are many instances where some poor and old fogy districts have refused to impose a tax, and yet in the center district of the same town the best of schools may exist. The poor outlying districts are always the gainers under the town system, and this is as it should be, because in a measure they have themselves contributed to the wealth of the center district, and it is but fair that they should receive some of the benefit.

Almost all the objections I have seen made against the bill under consideration seem to be based upon misinformation, and doubtless there are those in this house who are prepared to vote against town management, owing, as they suppose, to its expensiveness. I might easily show by argument that the impression must be wrong from the very principle of the thing, but I trust that the simple statement of the facts which I gather from a carefully compiled table, complete down to the close of the last fiscal school year, will suffice to dispose of the argument. There are twenty-two towns under town management in the State. The cost per scholar on the basis of enumeration in these towns is $9 75 per annum ; on same basis, rest of State, $11.16, — difference in favor of town management, $1 41. On the basis of average attendance in the twenty-two towns the cost per annum for each scholar is $18.81 ; rest of State, $21.29, — difference in favor of town management, $2.48. When the town rate is found to be higher, it is because everything which was raised by district tax becomes a part of the town tax under town management.

Our schools are now managed under three systems. This bill proposes to put them all under one by restoring to the towns the entire control. The town is the unit of municipal organization, and it should be the unit of school organization. This bill abolishes the two headed system entirely, and trusts the work to one set of strictly responsible officers ; it substitutes the town meeting for the district meeting, and makes all properties pay the same rate of tax ; it unites and cements the interests and sym-

pathies of the people ; it makes both the center and the outlying districts desirable to wealthy citizens, who would be glad to erect fine residences there were the school accommodations good ; it equalizes the expense and the advantages of schools; it secures better and more permanent teachers ; it restores a pure democracy, relieving the poorer districts. One word more, and I am through. There was a time, Mr. Speaker, when Connecticut led the world in education. In the language of Professor Noah Porter, "Connecticut was once the star of hope and guidance to the world. She was the first to enter the lists, and was foremost in the race." Our progress during the early days was faster than that of any other State. Do you remember the two replies sent to the two English commissioners? The governor of Virginia said, "I thank God we have no free schools or printing presses, and I hope we shall not have these hundred years." The governor of Connecticut sent word that "one-fourth of the annual revenues of this colony is laid out in maintaining free schools for the education of our children."

Accordingly, not until the close of the civil war did Virginia have a school system ; and, accordingly, the comparative educational status of the two States of to-day ; and, accordingly, came the time when the Hon. James Hillhouse was in Congress that forty-seven members or above one-fifth the whole number of both houses, were native-born sons of Connecticut. Our Connecticut poet, Fitz Green Halleck, had these facts in mind when he wrote of this State : —

> "And minds have there been nurtured whose control
> Is felt even in their nation's destiny ;
> Men who swayed senates with a statesman's soul,
> And look on armies with a leader's eye ;
> Names that adorn and dignify the scroll
> Whose leaves contain their country's history."

Let us resume our proud supremacy ; do not let us stand idle and see Massachusetts and New Hampshire outrun us in the race we entered first ; let us not be blind to the lessons of history ; and when we have voted for this bill and have returned to our homes to meet, possibly, a disapproving constituent, wait a few years, and then point out to him as our vindication the educational improvements which will everywhere display themselves throughout the length and breadth of this splendid commonwealth.

Origin and Condition of Local Funds.

In 1887 an inquiry was instituted into the condition of the Town Deposit Fund; the result is found in the Report of 1888, pages 134–147.

In pursuing this inquiry, information touching Local Funds was frequently met; these incidental contributions suggested the investigation, the results of which are exhibited in the following pages. The collection and arrangement of the facts are wholly the work of Mr. A. J. Wright.

Definite information is wanting in records of school societies as well as in records of towns. The division of societies led to division of funds. In some cases the funds were divided among the school districts, and some of the districts have lost their portion.

In addition to the funds mentioned in the tables, there are other funds, the income of which partly supports public high or graded schools. The Bulkeley School, at New London, has a fund amounting to $65,000, and the Guilford Institute has a fund of $18,000, in addition to buildings and grounds.

The following letter gives a very clear and interesting statement of the origin and management of the fund in the Town of Farmington:

Farmington, October 26, 1888.

Charles D. Hine, Esq.:

Dear Sir,— The origin of our town school fund was as follows: A large part of the land of the town was, on the 18th day of February, 1672, granted to the eighty-four tax payers of that year, who, from time to time thereafter, laid out portions of it into lots, leaving wide strips of land between them for highways, where highways were never needed. From A. D. 1723 onward, portions of these useless highways were sold, and on the 27th of December, 1784, the town voted that the money arising from these sales should be loaned on mortgage and the interest devoted to the use of the schools of the town. On the 11th of May, 1786, the General Assembly of Connecticut passed an act intending to legalize this arrangement, and, whatever may have been the subsequent decisions of courts, the sales went on until a fund of

$9,470.58 was accumulated. After the foundation of the Farmington Savings Bank this fund was deposited in it as fast as the mortgages were paid, until in September, 1878, $9,095.58 was deposited in the bank, and $375.00 was still loaned to individuals.

At the annual town meeting, in 1878, the town voted to borrow this $9,470.58 and give its own note for it. This is the present condition of the fund. Its future may illustrate the propriety of corporations borrowing their own trust funds.

Respectfully yours,

JULIUS GAY.

It should be noted:

1. That about $175,000 of the total sum was given before 1800.

2. That most of the remainder was given before schools began to be wholly supported by taxation in 1872.

3. These funds have been inviolably preserved, some of them more than one hundred years, and now produce annually a substantial contribution to the support of common schools. The wisdom of so managing them that they shall remain distinct trusts for a particular purpose is striking in contrast with the confusion and loss of the Town Deposit Fund.

4. A large part, at least $175,000, is applied solely to secondary education. Common schools have seldom been the recipients of gifts.

HARTFORD COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as stated by Local Authorities.
Hartford,	.....	$45,500.00	In railroad bonds, school bonds, municipal bonds, bank stocks, and mortgage notes.	Left by Governor Edward Hopkins and others.
Avon	$1,899.39	1,899.39	A part is loaned to town of Avon; the remainder is invested in bank stock.	Sale of lands in Ohio.
Berlin,	9,525.35	13,587.85	A part is invested in mortgages; the remainder is deposited in savings bank.	Given by will of Mrs. Olive Selden to School District No. 7.
Bristol,	1,950.20	1,950.20	In town and school district orders.	Sale of surplus highway lands.
Burlington,	1,462.67	1,413 41	$392 in notes of individuals; $871.41 loaned to town of Burlington; $150 in savings bank; $45 in Town Deposit Fund; $4 26 not located.	Sale of surplus highway lands.
	£ s. d.			
East Hartford,	601 18 10	Nothing.	The fund was lost by failure of the treasurer.	Sale of lands in Litchfield County.
East Windsor,	.....	889 99	$593.21 is loaned to town of East Windsor; remainder to individuals.	
Enfield,	200.00	200 00	Loaned to town of Enfield.	Left by a man named Phelps.
Farmington,	9,470.58	9,470 58	Loaned to town of Farmington.	Sale of surplus highway lands.
Glastonbury,	264 35	264.52	Loaned to individuals.	
Marlborough,	1,827.67	1,661.67	A part is loaned on mortgage; the rest is in sav. bk	Given by will of a person named Miller.
	£ s. d.			
New Britain,	963 13 9	5,598.00	A part in bank stock, and the rest in town orders.	Sale of surplus highway lands.
Newington,	400 00	400.00	Loaned to town of Newington.	Received from Berlin.
Rocky Hill,	408 66	408.66	$208.66 loaned on mortgage; $200 loaned to town of Rocky Hill.	From sale of lands in Litchfield County in 1750.
Simsbury,	540 00	540.00	A part is invested in bank stock, and the rest is loaned on real estate.	Sale of State lands.
Southington,	15,000.00	15,106.25	$5,000 in High School Building; $3,800 in bank stock; $2,606.25 in sav. bank; the rest loaned on notes.	A bequest in will of Addin Lewis for the "foundation of an Academical Institution."
South Windsor,	250.00	250 00	A part is loaned to the town of South Windsor; the rest is loaned on real estate.	A small balance in favor of 1st School Society when the societies were abolished [Htfd and W Htfd.
West Hartford,	510.00	510 00	Loaned to town of West Hartford.	Thought to be proceeds of sales of old commons between
Wethersfield, 2 funds,	1,629.16	2,189.57	Loaned to town of Wethersfield $1,000; invested in bank stock $1,000; remainder in savings bank.	Rental of lands set apart for support of church and schools in colonial times.
1st Sch Soc'y,	12,000.00	12,000.00	Loaned to town of Wethersfield $12,000.	Gift of Chauncey Rose of Terre Haute, Ind He was a native of Wethersfield. Income of fund is spent for support of High School.
Windsor, 2 funds,	300.00	300.00	In real estate.	Given to District No. 4, in 1827, by Samuel Eno.
	4,080 00	4 080.00	Loaned on farm mort. $2,000; inv. in sch. bldg $2,000.	Given by individuals.
		$118,220.09		

NEW HAVEN COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as stated by Local Authorities.
New Haven City, 2 funds,	$10,000.00	$35,000.00 10,000.00	In real estate.	Given by Gov. Edward Hopkins, in 1657. Given by Mrs. W. W. Boardman, in 1885, for paying the expenses of introducing instruction in manual arts.
Bethany,	116.66	116.66	In savings bank.	
Branford,	.....	720.00	Loaned on real estate security.	
East Haven,	364.00	314.40	$144 loaned to town of East Haven; $170.40 in savings bank.	
Guilford,	.....	1,813.00	$693 in notes; real estate, $1,120.	
Hamden,	.....	580.00	Loaned to town of Hamden.	It was a legacy to the Mount Carmel School Society.
Madison,	200.00	345.00	In notes.	From sale of lands called school lands that were given to Madison when Guilford was divided into Guilford and Madison.
Milford,	2,500 00	.....	Was used by the town to pay town bonds.	
North Branford,	581.98	486.39	In savings bank, $436.39; loaned on note, $50.	From sale of land belonging to the town.
North Haven,	625.00	625.00	Loaned to town of North Haven.	
Orange,	.....	1,050 00	Loaned to town of Orange, $600; loaned on note, $450.	A part was left by Richard Platt; the origin of the remainder is unknown.
Oxford,	.....	382.32	Loaned on mortgage.	
Seymour,	100.00	100.00	Invested in bank stock.	
Wallingford,	950 00	884.00	In town treasury.	
Waterbury,	.....	888.54	In savings bank.	
Wolcott,	8,748.17	8,748.17	Loaned on real estate securities.	It is supposed to be the proceeds of sales of lands.
Woodbridge, 2 funds,	5,000 00	3,768.45	In savings bank, $1,093.45; mortgages, $2,675.00; a part is invested in land in New Haven.	Given by will of Addin Lewis, a native of Wolcott. Left by Rebecca Peck.
	.....	234.00	In savings bank.	
		$66,055 93		

NEW LONDON COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as Stated by Local Authorities.
New London, 2 funds,	$3,200.00	$3,200.00	In bank stock.	Left by Robert Bartlett in 1673.
	.....	1,740.00	A part is invested in bank stock; the rest in savings bank.	It is thought that the money was received as an indemnity for losses suffered during the Revolution.
Norwich,	1,200.00	1,214.00	In savings bank.	
Bozrah,	162 00	.....	.....	Excise fund.
Colchester,	.....	2,084.82	Loaned to town of Colchester $1,100; mortgage note, $350; in bank, $366.58; cash on hand, $268.24.	Supposed to be the proceeds of sales of western lands.
East Lyme,	2,160.00	2,160.00	Town bonds.	Given by will of Capt. Elisha Miller in 1779.
Franklin,	2,894.29	2,071.00	$800 in national bank; the remainder in savings bank.	Most of it was given by will of David Edgerton in 1769; the rest was excise money.
Griswold,	.....	650.21	In savings bank.	Supposed to be the proceeds of sales of western lands.
Lebanon,	1,935.98	1,935.98	Loaned to town of Lebanon.	
Ledyard,	.....	1,324 02	In savings bank, $1,142.02; in mortgage note, $182.	Supposed to be the proceeds of sales of western lands.
Lisbon,	380 00	380.00	Loaned to town of Lisbon.	It is thought that it came from sale of lands in Ohio.
Montville,	2,363.00	2,363.00	In savings bank.	Given by Robert Comstock.
North Stonington,	*30.00	*30.00	Real estate.	Given by Gen. Williams of Norwich.
Preston,	.....	1,026.51	Loaned to town of Preston.	
Salem,	147.00	123 73	Loaned to town.	Sale of lands in Litchfield County.
Sprague,	.....	200 00	In savings bank.	
Stonington,	1,500.00	1,500.00	Real estate.	Left by a man named Fish.
Voluntown,	.....	221.16	.....	The several districts which have funds received their money from the Nazareth School Society.
		$22,224.43		

* Per year.

FAIRFIELD COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as Stated by Local Authorities.
Bridgeport,	.....	$1,400.00	Bank stock.	
Danbury,	£ 800	2,666 66	Held by town of Danbury.	Given by will of Comfort Starr in 1763.
Bethel,	$209.00	209.00	Loaned to town of Bethel.	
Brookfield,	368.66	368.66	Loaned to town of Brookfield.	Left by Miss Mollie Northrop for sch. in Center Dist.
Easton, 2 funds,	101.75	101.75	Loaned to town of Easton.	Excise fund.
	.....	6,022.57	$600 in bank stock; $422 57 in savings bank; $5,000 in real estate.	Given by will of Samuel Staples in 1787. The income is divided between Easton and Weston.
Fairfield,	3,050.00	3,050.00	Bank stock, $2,600; savings banks, $450 00.	
Greenwich,	.....	910.00	Loaned to town of Greenwich.	
Huntington,	800.00	1,349.07	$978.67 in savings bank; $370.40 loaned on mortgages.	
Monroe,	.....	.....	.....	It is said that the town once had a fund left by Stephen Gregory, but no one seems to know what became of it; possibly it was united with Town Deposit [Fund.
New Canaan,	386.06	348 38	$84.56 loaned on note; the remainder in sav. bank.	Unknown.
Newtown,	100.00	146.00	Bank stock.	Left by will of David Tousey.
Norwalk,	.....	2,000.00	Bank stock.	
Redding,	408.79	408.79	$310 in sav. bank; $98.79 loaned to town of Redding.	Sale of lands in Litchfield County.
Ridgefield,	5,000.00	5,000.00	Invested in bank stock.	Left by will of Jeremiah Smith.
Stamford, 3 funds,	.....	2,736 08	Deposited in savings banks.	$500 was left by will of Edward Scofield; the remainder is supposed to be the proceeds of sales of land in Litchfield County.
Stratford,	.....	1,400.00	In bank stock.	
Trumbull,	.....	700 00	$200 in sav. bank; $500 loaned on mortgage securities.	Left by will of Stephen Gregory.
Weston,	.....	.....	.....	The town receives from Easton a part of the income of the Staples fund.
		$28,816.96		

WINDHAM COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as stated by Local Authorities.
Brooklyn,	$312 00	$312.00	National bank stock, $300; deposited in savings bank, $12.	
Canterbury,	320.00	320 00	Loaned to town of Canterbury.	
Hampton,	380.00	380.00	In savings bank. The town also receives $4.77 annually from Windham, as its share of the income from property left by John Cates of Windham, for school purposes, in 1697.	
Killingly, 2 funds,		69.73	In savings bank.	
Pomfret,	578.00	578.00	In savings bank.	Sale of Western lands in 1733.
Putnam,	233.00	233.00	Loaned to town of Putnam.	A gift from some society in Thompson, when Putnam was set off from Thompson.
Scotland,	490.78	490.78	In savings bank.	Not ascertained; in addition to the income of this fund the town receives $3.68 yearly from property left by John Cates.
Sterling,		200.00	Loaned to town of Sterling.	
Thompson,		482.22	In savings bank.	
Windham,	947 00	947.00	Loaned to town of Windham.	In addition to the income of this fund the town receives an annual income from property left by John Cates in 1697.
Woodstock,		917.00	In savings bank.	Sale of wood land granted to the town for school purposes by the old proprietors.
		$4,929.73		

LITCHFIELD COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as stated by Local Authorities.
Litchfield,	$2,100.00	$2,150.00	Loaned to town of Litchfield, $500; in savings bank, $50; loaned to town of Litchfield, $1,600.	First School Society fund, $1,600; remaining, $500, given by will of Asa Hopkins.
Bethlehem,	325 00	Nothing.	The fund was taken by the town some years ago.	Excise fund.
Bridgewater,	194.00	194 00	In savings bank.	Left by will of Benoni Stebbins, in 1758.
Canaan,	320.00	693.80	In savings bank.	
Colebrook,	1,712.42	1,712.42	Loaned to town of Colebrook.	Sale of lands given by original proprietors, in 1787.
Cornwall,	647.00	647.00	Loaned to town of Cornwall.	Sale of lands given by original proprietors, in 1787.
New Milford,	1,600.00	1,600.00	In bank stock.	A part was left by will of Benoni Stebbins; another part by will of Henry Hine; and the rest by a man in Norfolk.
Norfolk,	1,442.50	1,442.50	Loaned to town of Norfolk.	
Salisbury,	300.00	Nothing.		The money was raised by subscription to buy books and apparatus, and was expended for that purpose.
Sharon,	853.29	853.29	Loaned to town of Sharon.	In part from sale of lands set apart for school purposes; also, a part came from sale of Western lands.
Torrington,	3,000.00	3,000.00	Loaned to town of Torrington.	Left by will of a person named Grant.
Woodbury,	333.33	333.33	Guaranteed loans, $300; in savings bank, $33.33.	Given by a man named Sherman.
		$12,626 34		

MIDDLESEX COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as stated by Local Authorities.
Middletown,		$2,400.00	In bank stock.	Wills of Rev. Samuel Stow and Mr. Jasper Clemens.
Haddam,	$326.16	326.16	A part is loaned to town of Haddam; the rest to individuals.	Given to the First School Society by a lady, many years ago.
Clinton,		679.66	$579.66 loaned to town of Clinton; $100 on mortgage.	
Cromwell,	420.54	420.54	Loaned on real estate, $395.54; loaned to town of Cromwell, $25.	(See Middletown.)
Durham,	333.33	1,152.20	In savings bank, $644.07; loaned to individuals, $508.13.	Will of Ebenezer Robinson.
East Haddam,	586.00	586.00	Loaned to town of East Haddam.	
Essex,	844.00	844.00	Loaned to individuals.	Left by Esther Bushnell.
Killingworth,		166.66	Loaned on note.	Given by Martin Griswold, in 1794.
Middlefield,		450.00	In bank stock.	
Old Saybrook,		350.00	Loaned to town of Old Saybrook.	Left by will of Edward Lorey, in 1689.
Portland, 2 funds,	500.00	500.00		Left by will of John Stewart.
	13,760.46	13,760.46	Bank stock, $4,425; school building, etc., $2,000; town bonds, $3,000; savings bank, $4,235.46; library, $100.	Sylvester Gildersleeve left it to the first school district.
Saybrook,		225.00	Deposited in savings bank.	A part was left by will of Edward Lorey, in 1689; a part came from sale of lands in Litchfield county.
		$21,860.68		

TOLLAND COUNTY.

TOWNS.	Original Amount.	Present Amount.	How Invested.	Origin of Fund as Stated by Local Authorities.
Tolland, 2 funds,	$300 00	$450.00	Loaned to an individual.	Left by Eli Baker.
	.....	548.55	$50 in sav. bank; the remainder loaned to individuals.	
Andover,	143.71	143 71	Loaned to town of Andover.	(From Coventry.)
Bolton,	833.33	833.33	Loaned to individuals.	A bequest from David Taylor.
Columbia,	.....	327.88	$39 loaned to an individual; $288.88 loaned to town of Columbia.	Sale of public lands in the West.
Coventry,	*727.76	727 76	Loaned to town of Coventry $652.76; note, $75.	Probably either raised by subscription or bequeathed for school purposes.
Ellington,	....	2,177.00	Loaned to town of Ellington.	Proceeds of sales of surplus highway lands.
		500.00		$300 left by will of John Curtis; $200 left by will of David Curtis
Hebron, 2 funds,	.....	700.00	$400 in bank stock; $300 loaned to town of Hebron.	Probably the proceeds of sale of lands in Litchfield County.
Mansfield,	....	670.00	Loaned to town of Mansfield.	Left by a lady named Moseley.
Stafford,	638.64	638.64	$400 loaned to town of Stafford; $238.64 in notes.	Left by a man named Standish.
		$7,716.87		

* In 1863.

RECAPITULATION.

COUNTIES.	Original Amount.	Present Amount.
Hartford,	No satisfactory footings can be made.	$118,220.09
New Haven,		66,055.93
New London,		22,224.43
Fairfield,		28,816.96
Windham,		4,929.73
Litchfield,		12,626.34
Middlesex,		21,860.68
Tolland,		7,716.87
Total,		$282,451.03

Supplementary Notes upon the Examination of Schools in New London County.*

The conclusions derived from the examination found in the report of 1889, are not substantially modified by a more particular examination of graded schools. There are, however, certain conclusions which should be noted:

1. The following pages will illustrate the difference between schools in which the writing is called *good*, and schools in which the writing is called *poor*. Both of these are graded, and the results in each may be justly ascribed to the teaching. The specimens found on pages *179–183* include a line by each scholar in a certain school. The specimens on pages *185–*193 include the same line as written by each scholar in another school in the same town. The schools are nominally of the same grade; the same town appropriates money for both. There is no difference in the capacity of the scholars. The better papers are written by children younger than those who wrote the poorer papers. The difference is wholly in the teaching. In justice to the children it must be said that they are not at fault. They have learned all they could. What is the just verdict upon a system which admits such inefficiency and upon school officers who, knowingly, and year after year, not only permit but promote such an imposition upon helpless children?

This illustration exhibits, as no statement can, the difference between good teaching and poor teaching. Penmanship can be taught and ought to be well taught in every school by every teacher. Every young child can learn to write well. If any fail it must be the fault of the teacher.

Generally the character of all the instruction in a school can be measured by attainment in this single branch. If the writing is confined to the few pages of a copy book, if every written lesson is slovenly and slowly produced, all work of the school is similar and inferior. On the contrary, where neatness, rapidity, and care in penmanship are marked, the same characteristics will be found in every detail of school.

* The results of examinations of graded schools are published with the Report of 1889, but were received too late to be particularly noted then.

[The specimen pages *179–*194 follow page *197.]

2. About two-thirds of the teachers have a high school education, which is a larger proportion than in ungraded schools. This does not appear to make much difference in the quality of the teaching; certainly, at first, no distinct advantage is noticeable.

3. The standard for teachers' certificates is generally higher. In a few cases, examinations were conducted with a view to requiring moderate qualifications. In no place, however, is any training or professional skill required as a requisite for teaching. There are districts where no substantial qualification is demanded. Young women without training and education are legally approved and installed in school. They teach as well as they can.

4. Young children receive more attention than they are likely to receive in ungraded schools. They are gathered in classes, the members of which are nearly of the same age. They remain in these classes, under the same teacher, a year. It does not follow that they learn much, but they are not specially neglected. If the teaching is good, they advance more than at any other period.

5. There are more books and apparatus in these schools. Supplementary reading was found in most, even where its purpose was entirely unknown.

6. Teachers remain longer in the same place. The service of many extended over a long period in the same school. Sometimes this long tenure was decidedly advantageous, and again it was a record of long-continued incompetency.

7. No evidence, secured in this investigation, raises a good graded school above a good ungraded school in point of real efficiency. The Reading, Writing, Arithmetic, and Elementary Science in some country schools are quite equal to anything found in graded schools.

8. Where there is competent supervision there is a uniformity of work and attainment, and a thoroughness which does not obtain in a go-as-you-please system. Single schools, quite as good as the average of those under supervision, can be found. There is opportunity in the inde-

pendent happy-go-lucky system for hobbies, and for negligences. It is true that a supervisor may have hobbies and impose them upon a whole system. This is worse than to have inefficiency triumphant in single schools. But if a supervisor can devise and put in operation a good course, can guide and illustrate good teaching, and give to the discipline and attendance his constant attention, his influence will be conspicuously manifest in the good schooling of every child. This does not detract from the value of good teachers. No supervision can supersede the teacher. Yet, good teachers cannot coördinate and systematize the course in several schools, and push teaching to its highest attainments.

A system good for the children and good for the teacher requires one intelligent mind in planning, and many trained minds in execution.

9. A very noticeable fact about the good graded systems is, that children are finishing the common school studies earlier than formerly. A child who is regular in school from six to twelve, either in graded or ungraded schools, can finish the common studies. Not only can he finish these studies, but he can do much more. There is no need of detaining children upon Reading and Writing, and the essentials of Arithmetic, until they are fifteen or sixteen years of age.

10. The influence of secondary schools on primary education has been disastrous —

(*a*) It has directed the energies of teachers and scholars to the one end of passing examinations to enter secondary schools. Primary education for its own sake has been disparaged because another end was in view.

(*b*) The result has also been to unduly diminish the number who remained in the higher classes of the primary schools. Many high schools do not admit the equivalency of all lines of study. In schools dominated by the classical spirit every sort of talent is measured by the ability to make high rank in classics. Those who do not come into this current and up to this standard are made to feel that they are one side — are specials or commercials or something differ-

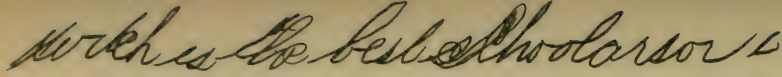
ent—from the regulars. Thus meritorious scholars are discouraged and driven from needed education.

(*c*) This deflection from the true course of elementary education is not promoted by the teachers of the elementary schools. They must prepare for schools which are independent and disconnected. They understand that they are not giving the best education, but a particular kind of education suited to the few who take a special secondary course.

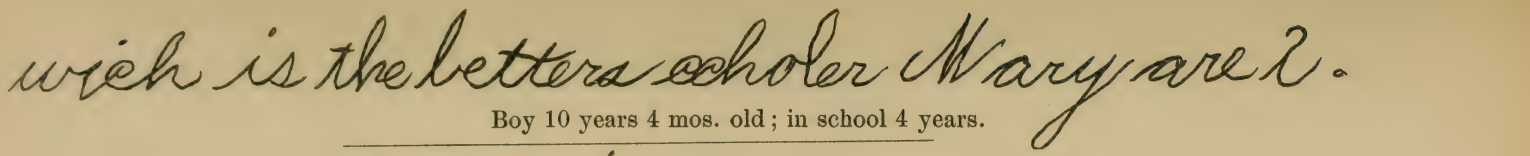
The number of children of school age increases at an average rate of 1,900 per year. The increase is confined to the large towns and cities, and especially to those where there is manufacturing. The increase in the State is not a matter of large educational importance except as it draws the money from the school fund and State tax to those towns where the increase is greatest, leaving the smaller towns with less money, less children, and greater difficulties of school administration. Moreover, the necessity for having good schools in both cases becomes greater as children in the one decrease and in the other increase. In the former case the very fewness makes the task of collecting them and educating them more arduous and perplexing, while in the latter the irruption of numbers of foreigners taxes the resources of the people and the character of the schools. Thus from fewness on the one side, and from the numbers on the other, difficulties are experienced.

In the crowded quarters, private schools have come to the rescue, with what ultimate result is not yet apparent. The common school has been the means of fusing the creeds and languages that meet in our State. If any part of the youth are to be permanently segregated in peculiar schools, the merging of the different parts will cease, and the distinctions of years be unfortunately perpetuated.

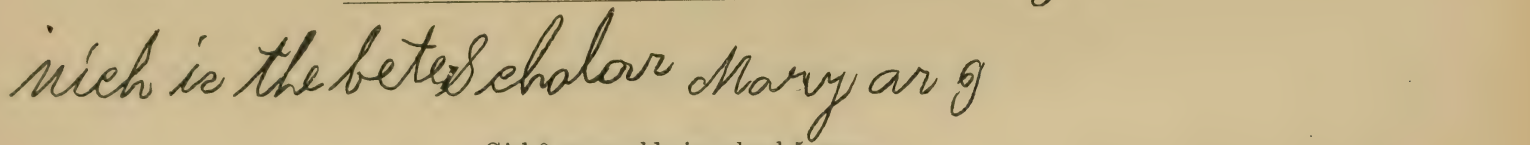
CHARLES D. HINE.



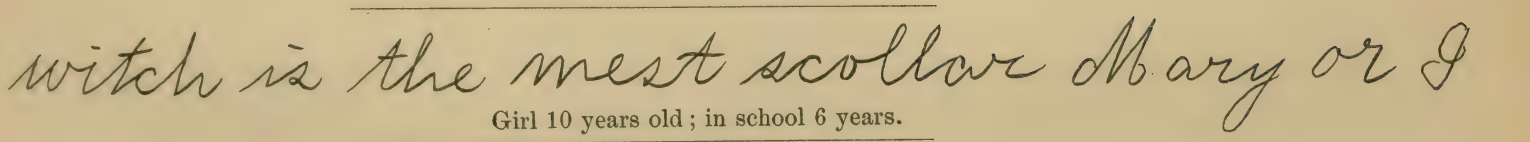
Boy 11 years old; in school 6 years.



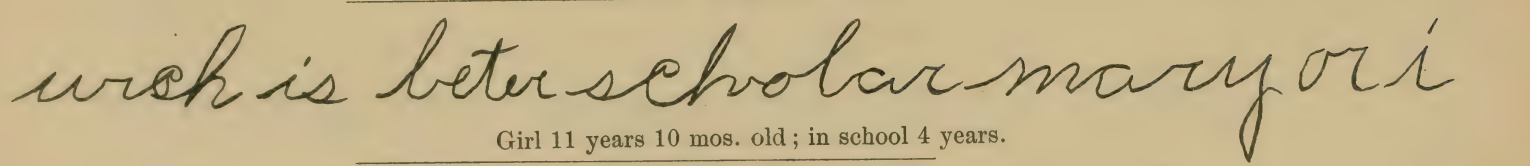
Boy 10 years 4 mos. old; in school 4 years.



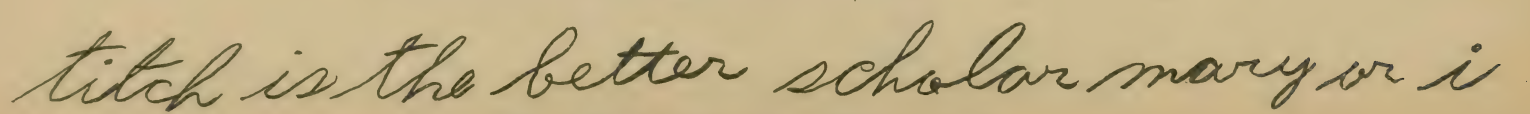
Girl 9 years old; in school 5 years.



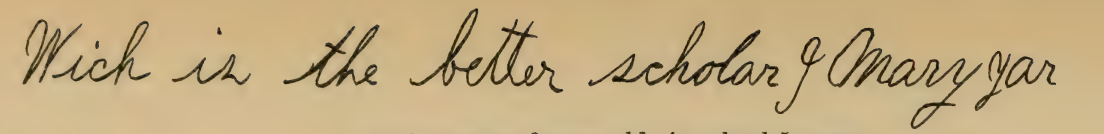
Girl 10 years old; in school 6 years.



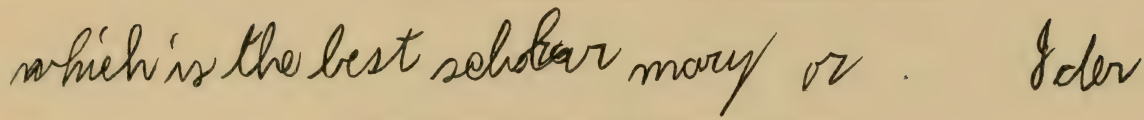
Girl 11 years 10 mos. old; in school 4 years.



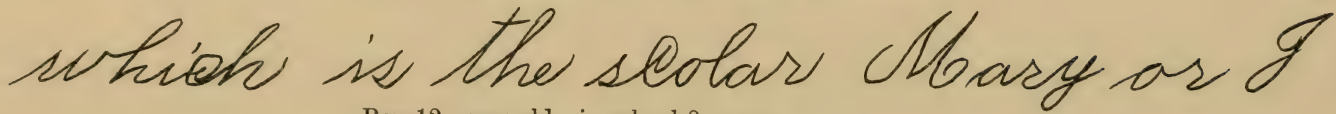
Boy 11 years 4 mos. old; in school 5 years.



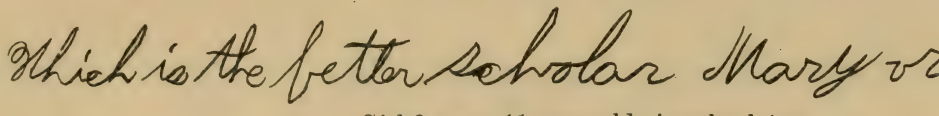
Girl 12 years 3 mos. old; in school 5 years.



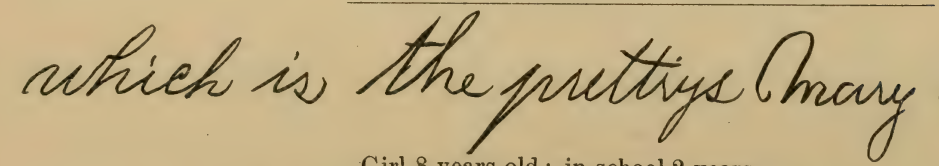
Boy 9 years 7 mos. old; in school 4 years.



Boy 12 years old; in school 8 years.



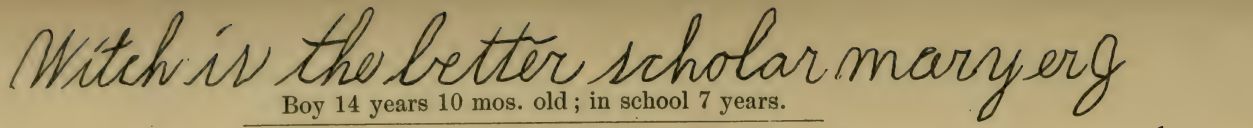
Girl 8 years 11 mos. old; in school 4 years.



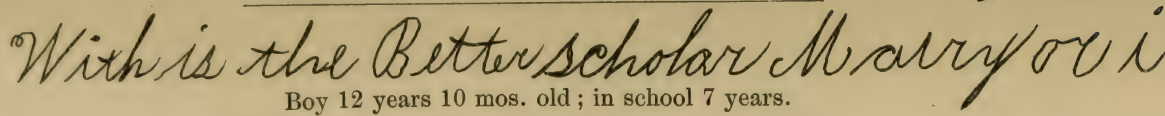
Girl 8 years old; in school 2 years.



Boy 10 years 6 mos. old; in school 5 years.



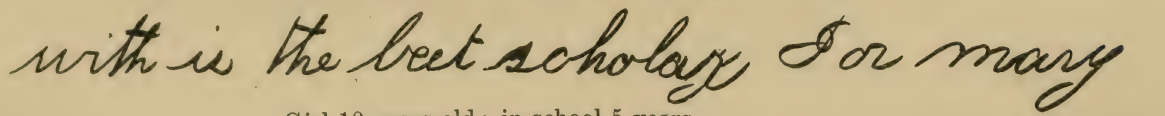
Boy 14 years 10 mos. old; in school 7 years.



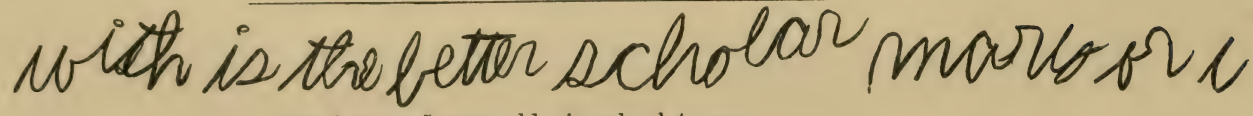
Boy 12 years 10 mos. old; in school 7 years.



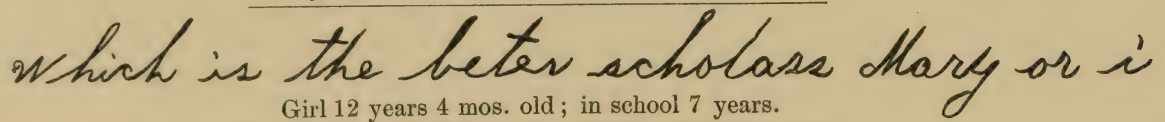
Boy 8 years old; in school 3 years,



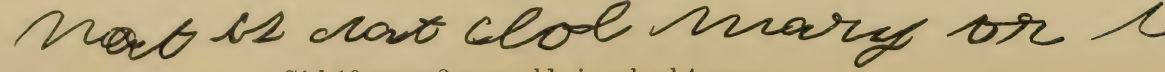
Girl 10 years old; in school 5 years.



Boy 8 years 5 mos. old; in school 4 years.



Girl 12 years 4 mos. old; in school 7 years.



Girl 10 years 2 mos. old; in school 4 years.

With is the better scarlor may or i

Girl 13 years 8 mos. old; in school 7 years.

Whitch is the better Scholar Mary ar i

Girl 16 years old; in school 7 years.

which is the best scholar Mary or I

Girl 10 years 9 mos. old; in school 4 years.

wich is the best scholar Mary or i

Girl 10 years 9 mos. old; in school 5 years.

which is the best scolar mary or me

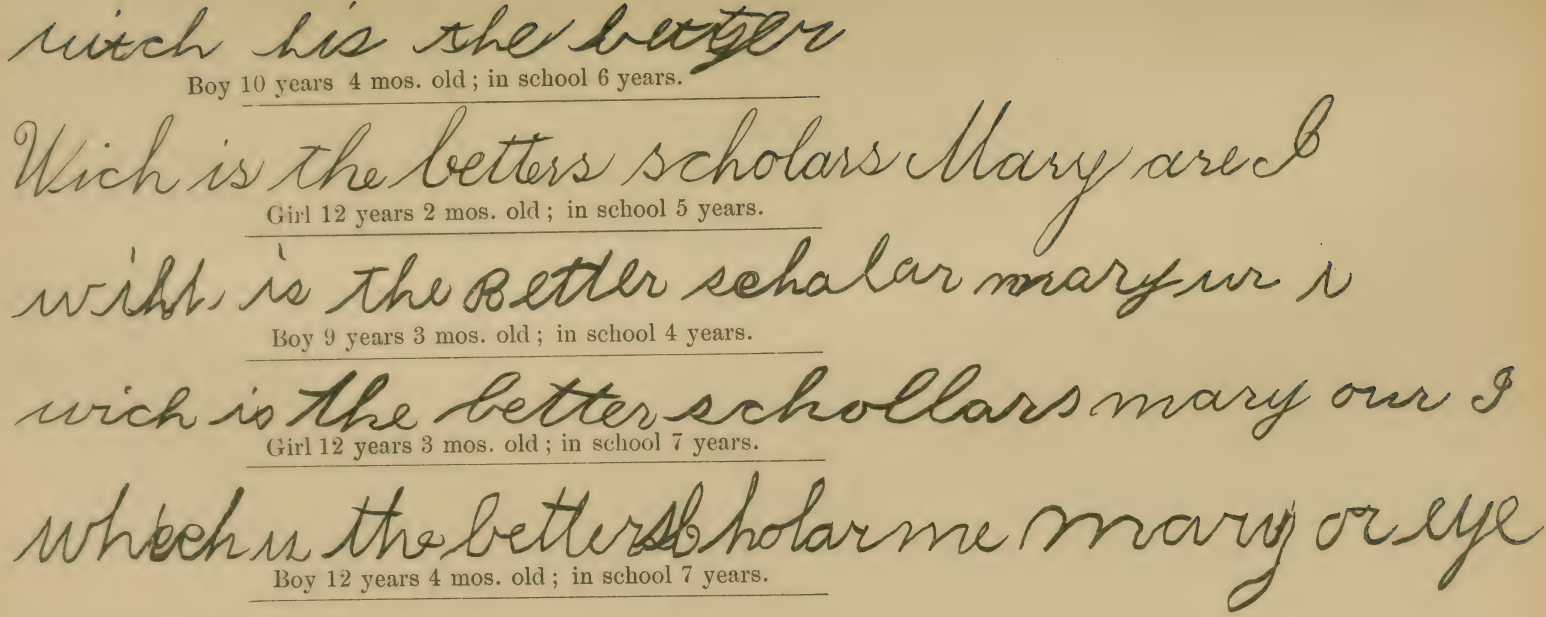
Boy 11 years old; in school 4 years.

wich is the beter scholar Mary or i

Girl 9 years old; in school 5 years.

with is the better scholar mary or I

Boy 9 years old; in school 3 years.



Boy 10 years 4 mos. old; in school 6 years.

Girl 12 years 2 mos. old; in school 5 years.

Boy 9 years 3 mos. old; in school 4 years.

Girl 12 years 3 mos. old; in school 7 years.

Boy 12 years 4 mos. old; in school 7 years.

Which is the better scholar John or I?

Girl 10 years old; in school 5 years.

Which is the better scholar John or I?

Boy 9 years old; in school 5 years.

Which is the better scholar, John, or I?

Boy 8 years old; in school 4 years.

Which is the better scholar
John or C?

Boy 8 years old; in school 3 years.

Which is the better scholar
John or C?

Boy 8 years old; in school 3 years.

Which is the better scholar
John or C?

Boy 8 years old; in school 3 years.

Which is the better scholar, John or I?

Boy 9 years old; in school 4 years.

Which is the better scholar, John or I?

Boy 9 years old; in school 5 years.

Which is the better scholar John or I?

Girl 9 years old; in school 4 years.

Which is the better scool John or I?

Girl 9 years old; in school 5 years.

Which is the better scholar, John or I?

Boy 9 years old; in school 4 years.

Which is the better scholar, John or I?

Girl 8 years old; in school 4 years.

Which is the better scholar John, or I?

Boy 8 years old; in school 3 years.

Which is the better scoolar John or L?

Boy 8 years old; in school 3 years.

Which is the better scollar, John or L?

Boy 11 years old; in school 5 years.

Which is the beter scooler, John or L.

Boy 9 years old; in school 5 years.

Which is the better scoller John or L?

Girl 9 years old; in school 2 years.

Which is the better scholar, John or I?

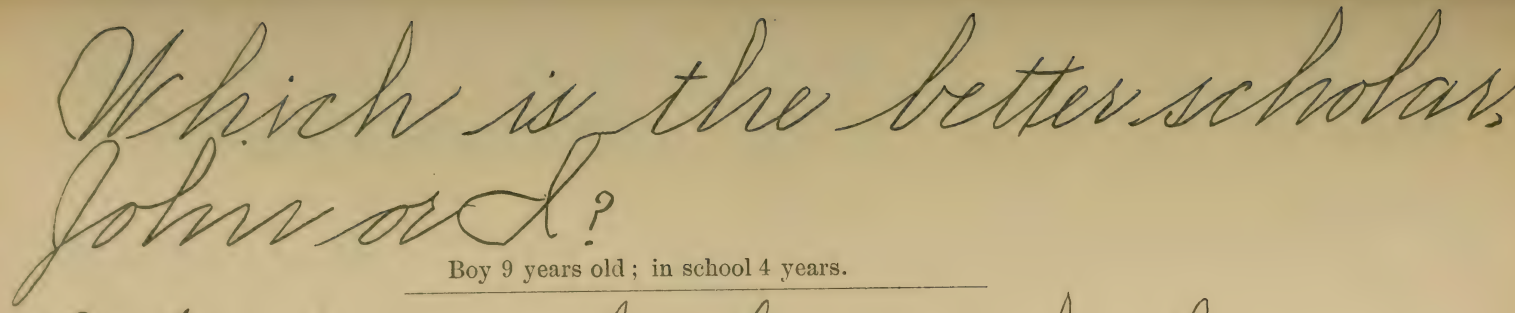
Boy 7 years old; in school 3 years.

Which is the better schor John or I?

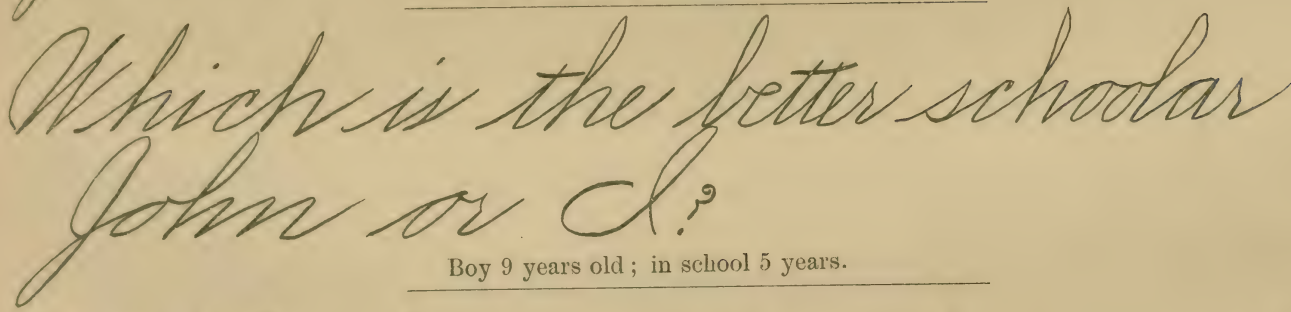
Boy 12 years old; in school 6 years.

Which is the better scholar John or I?

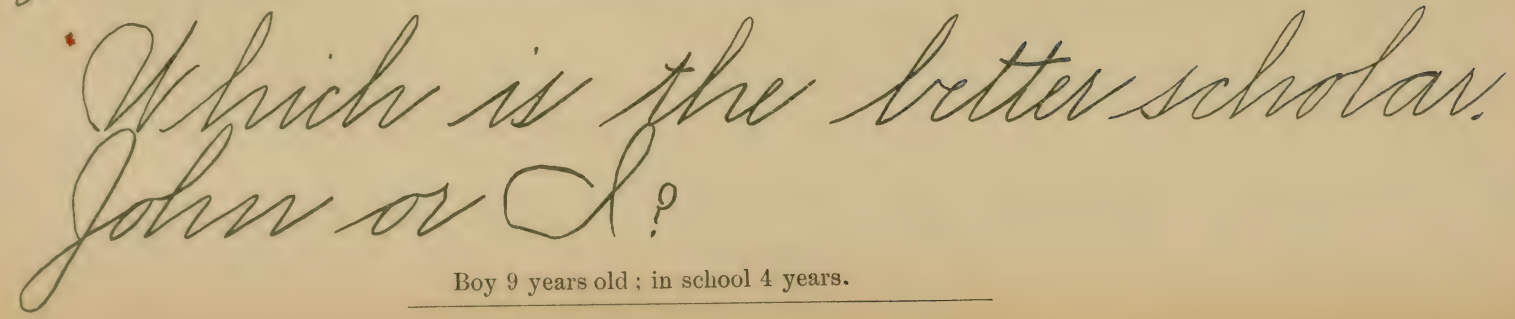
Girl 9 years old; in school 4 years.



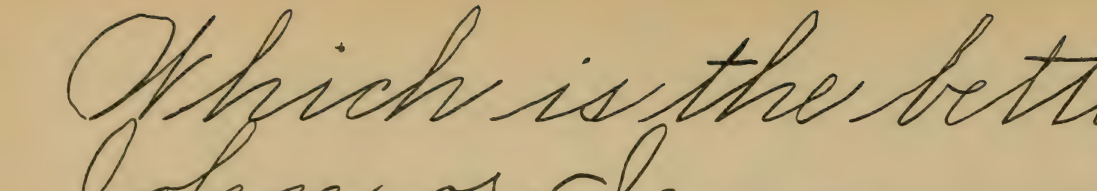
Boy 9 years old; in school 4 years.



Boy 9 years old; in school 5 years.

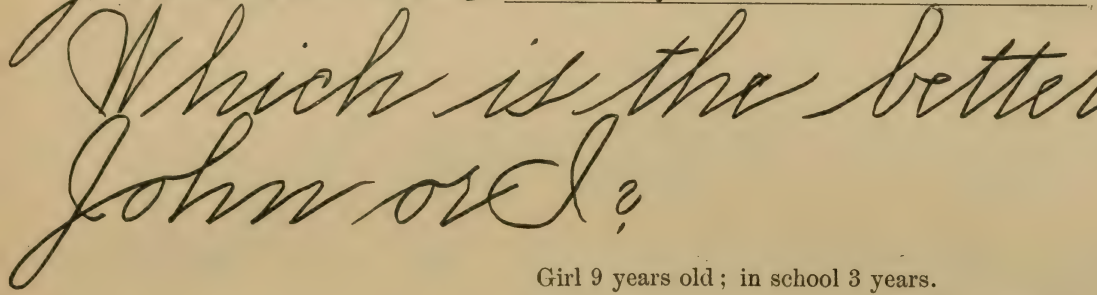


Boy 9 years old; in school 4 years.



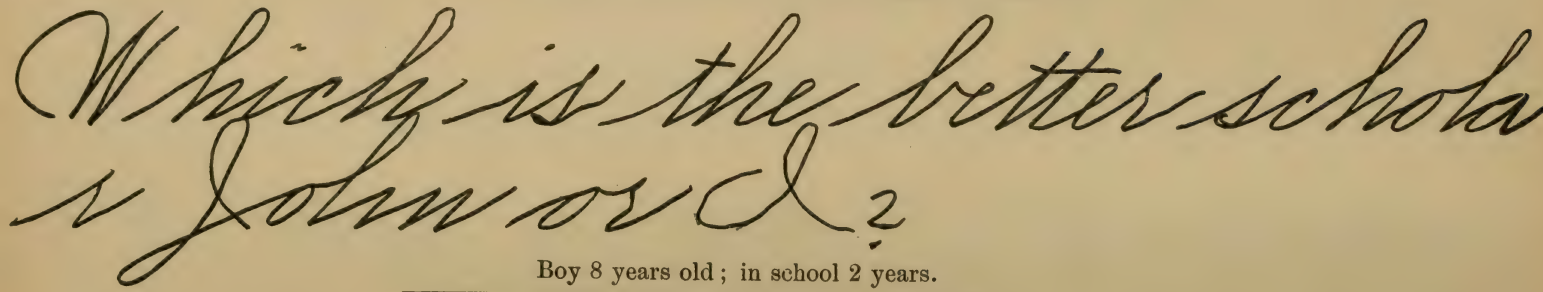
Which is the betterscaolar, John or I?

Boy 9 years old; in school 3 years.



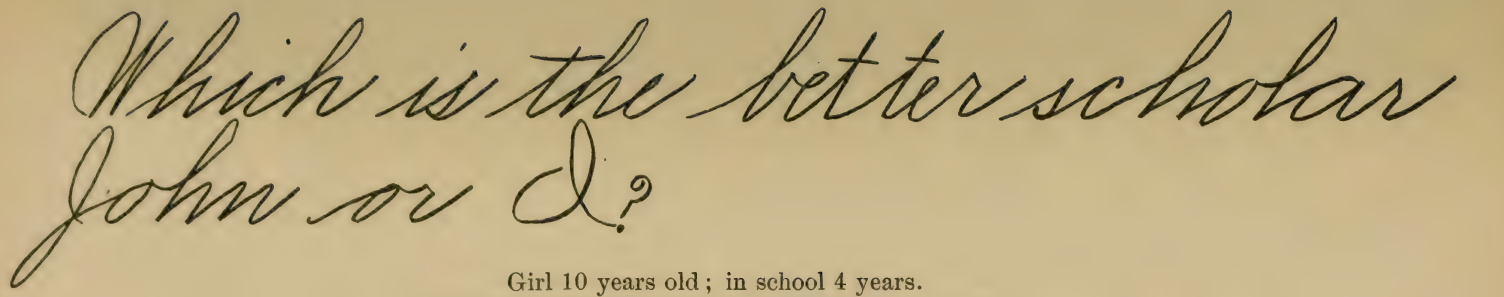
Which is tha better scollar John or I?

Girl 9 years old; in school 3 years.

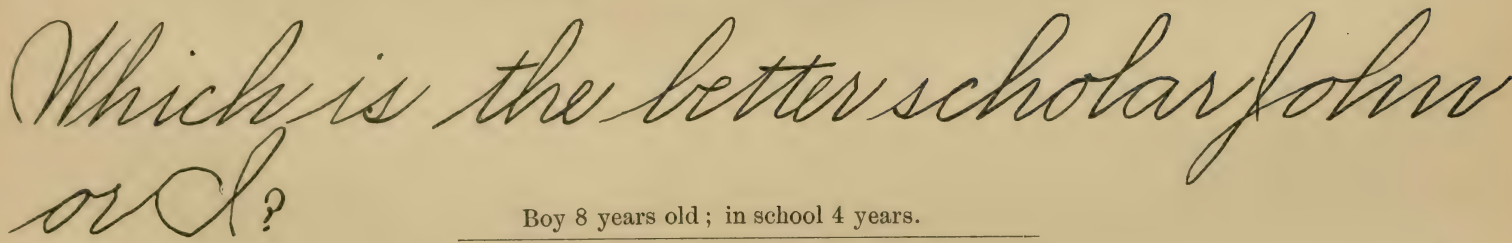


Which is the better schola r John or I?

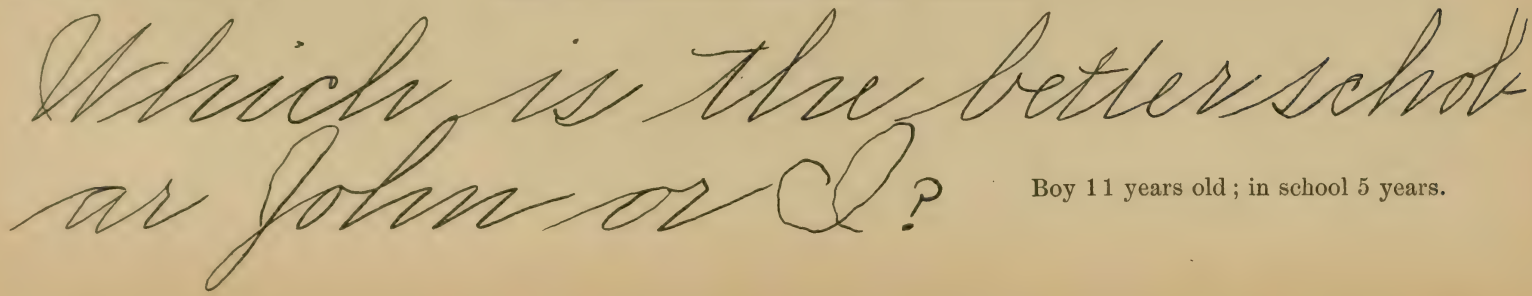
Boy 8 years old; in school 2 years.



Girl 10 years old; in school 4 years.



Boy 8 years old; in school 4 years.



Boy 11 years old; in school 5 years.

STATISTICAL TABLES.

The following tables are compiled from the returns which the law requires School Visitors to make to the Board of Education.

By way of explanation it may be said: —

1. The Grand List of each town is taken from the Comptroller's report to the General Assembly, January, 1889.

2. The per cent. of taxable property appropriated for public schools is based upon the total amount received for school purposes diminished by the amounts received from school fund, etc., town deposit fund, and local funds.

3. The amount paid for each enumerated scholar is found by dividing the total amount expended, less amount paid for new buildings, by number enumerated.

4. As has been the custom for a number of years past, the number "registered in Winter" is found by combining the number returned for Fall *and* Winter terms, taking the highest number found in either.

5. The "average attendance in Winter" is found in the same manner.

6. The number between 8 and 14 in no school, indicates the number which escaped the operation of the compulsory law in the year ending January 1, 1889.

7. The "per cent. who have attended some part of the year" compares the "different scholars" with the "enumeration." The large per cents. attained by some small towns are explained by the attendance of scholars not enumerated.

8. *Regularity of attendance* and efficiency in this direction are indicated by the "per cent. of attendance on basis of registration."

9. The "per cent. of attendance on basis of enumeration" is found by dividing the average attendance for the year by the enumeration.

10. The number who "attended Normal School" is not complete.

11. By "schools" is intended the number of public schools in each town; and

12. By "departments" the number of departments in the public schools, counting each room of a graded school as one department.

13. The Public Libraries mentioned are not all free libraries.

14. The indebtedness incurred on account of schools is probably much larger than the amount reported. In towns where the districts have been consolidated and in some other towns it is made a part of the general indebtedness of the town and is not separately reported to this office.

15. Interest upon school district indebtedness, and expenditures of money for rent of school buildings, are included in the sums used in computing the cost per scholar upon basis of enumeration and also upon basis of average attendance.

STATISTICAL TABLES.

HARTFORD COUNTY.

TOWNS.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Hartford,	$48,575,184	$22,464 00	$1,408 88	.....	$85,134 17	$108,136 13	$1,176 95	$13,280 26	$231,600 39	10
Avon,	463,574	524 25	.....	$113 96	1,217 69	13 50	5 00	.....	1,874 40	..
Berlin,	1,143,826	1,356 75	147 09	558 50	2,606 22	.....	50 50	35 00	4,754 06	..
Bloomfield,	743,341	549 00	183 00	.....	1,696 75	450 00	.....	.....	2,878 75	1
Bristol,	2,514,857	3,109 50	233 89	94 63	14,740 93	5,639 61	80 51	605 00	24,504 07	5
Burlington,	361,907	618 75	200 00	87 56	1,329 95	.....	.....	36 35	2,272 61	..
Canton,	1,126,926	1,208 25	54 00	.....	3,732 88	2,338 36	20 00	539 50	7,892 99	1
East Granby,	483,684	297 00	62 51	.....	847 01	78 87	.....	.....	1,285 39	1
East Hartford,	1,702,235	2,160 00	287 00	.....	5,453 78	2,605 58	.....	526 44	11,032 80	1
East Windsor,	1,144,278	1,633 50	212 45	44 29	3,999 44	2,439 22	.....	98 10	8,427 00	2
Enfield,	2,769,100	3,802 50	283 71	12 00	9,746 83	3,686 81	127 43	319 00	17,978 28	6
Farmington,	1,841,421	1,680 75	244 12	473 53	7,464 45	2,380 61	.....	224 84	12,468 30	2
Glastonbury,	1,093,339	1,613 25	465 38	15 87	3,447 96	1,448 86	5 00	100 35	7,096 67	..
Granby,	447,876	582 75	.....	.....	1,669 25	.....	37 00	.....	2,289 00	..
Hartland,	201,858	245 25	.....	.....	1,014 75	84 00	.....	.....	1,344 00	..
Manchester,	2,969,864	4,158 00	207 80	.....	10,028 97	.....	.....	608 40	15,003 17	..
Marlborough,	138,362	184 50	75 12	.....	359 38	125 23	.....	65 00	809 23	..
New Britain,	6,872,863	9,200 25	375 32	.....	22,774 01	.....	.....	1,187 57	33,537 15	..
Newington,	516,613	508 50	67 33	.....	813 71	.....	.....	20 00	1,409 54	..
Plainville,	633,539	933 75	.....	.....	3,368 37	.....	.....	193 78	4,495 90	..
Rocky Hill,	370,977	465 75	88 60	.....	982 12	554 31	.....	10 00	2,100 78	2
Simsbury,	1,284,913	895 50	215 16	34 90	2,905 32	.....	24 00	15 00	4,089 88	..
Southington,	2,171,109	2,958 75	276 28	571 30	10,498 47	4,641 36	10 00	343 52	19,299 68	1
South Windsor,	1,310,331	931 50	252 55	6 00	3,748 89	.....	.....	10 00	4,948 94	..
Suffield,	1,838,100	1,476 00	437 69	.....	3,980 14	745 00	.....	78 89	6,717 72	1
West Hartford,	2,678,691	891 00	99 60	25 50	10,163 20	.....	.....	45 00	11,224 30	..
Wethersfield,	1,216,219	747 00	107 31	857 56	1,743 11	.....	.....	40 14	3,495 12	..
Windsor,	1,429,953	1,343 25	199 90	.....	4,909 47	1,867 81	.....	301 61	8,622 04	2
Windsor Locks,	726,195	1,561 50	54 38	.....	4,412 39	.....	.....	.....	6,028 27	..
29 Towns.	$88,771,135	$68,100 75	$6,239 07	$2,895 60	$224,789 61	$137,235 26	$1,536 39	$18,683 75	$459,480 43	35

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Hartford,	$134,449 43	$15,998 83	$7,937 43	$3,603 41	$15,837 41	$30,418 18	$208,244 69	$1,000 00	$512,409 46	4.27	1.75	$19 27	$37 70
Avon,	1,057 67	151 58	6 00	. . ..	.....	58 50	1 873 75	45 00	.....	2.66	2.62	8 04	15 35
Berlin,	3,847 49	429 54	228 70	87 68	.....	216 27	4,809 68	79 30	.....	2.35	2.27	7 97	17 11
Bloomfield,	2,235 02	158 73	.....	.....	.....	38 00	2,431 75	38 00	.....	2.88	2.28	9 96	18 56
Bristol,	15,485 10	1,228 05	1,027 90	390 27	.....	5,936 92	24,068 24	911 37	12,685 55	8.37	5.86	17 41	26 17
Burlington,	2,079 46	268 73	.....	. ..	.....	57 75	2,405 94	54 00	175 00	3.77	3.67	8 74	19 24
Canton,	6,076 98	615 66	2,645 67	40 00	.....	197 80	9,576 11	133 00	2,500 00	5.88	3.31	14 10	24 12
East Granby,	1,064 26	105 27	78 87	.....	.....	37 00	1,285 40	37 00	.....	1.91	1.75	9 72	17 48
East Hartford,	6,785 80	1,162 57	372 71	289 72	2,500 00	498 66	11,609 46	145 00	1,150 00	5.04	3.20	9 48	17 89
East Windsor,	5,857 32	516 44	319 29	33 75	... ..	643 23	7,370 03	118 00	4,373 00	5.71	3.49	10 15	16 35
Enfield,	11,633 30	2,081 22	1,994 20	297 03	.....	1,393 00	17,398 75	507 75	5,500 00	5.01	3.51	10 29	21 10
Farmington,	8,405 95	1,212 37	223 14	114 44	.....	687 93	10,643 83	100 00	5,100 00	5 46	4.53	14 24	21 83
Glastonbury,	4,830 96	557 31	400 20	55 00	1,384 83	182 90	7,411 20	175 00	73 75	4.57	3.15	8 40	15 21
Granby,	2,078 63	146 37	.....	.....	.....	64 00	2,289 00	64 00	.....	3.80	3.72	8 83	15 51
Hartland,	1,086 75	56 05	85 00	.....	.....	50 00	1,277 80	50 00	.....	5.44	5.02	11 72	22 21
Manchester,	11,837 13	2,222 26	785 84	170 00	.....	242 36	15,257 59	187 87	1,075 00	3.58	3.37	8 25	14 77
Marlborough,	678 00	27 75	176 04	.....	.....	26 32	908 11	19 00	52 76	3.97	2.59	11 07	21 88
New Britain,	22,129 00	2,508 44	2,330 35	209 50	.....	6,359 86	33,537 15	600 00	....	3.48	3.31	8 20	20 27
Newington,	1,204 80	182 50	25 00	40 00	.....	30 00	1,482 30	30 00	15 00	1.61	1.57	6 55	14 39
Plainville,	3,582 00	55 49	114 60	42 00	.....	701 81	4,495 90	74 56	.....	5.62	5.31	10 83	17 12
Rocky Hill,	1,293 40	192 15	546 23	15 00	.....	25 00	2,071 78	25 00	.....	4.16	2.64	10 00	16 37
Simsbury,	3,514 53	476 35	13 00	.....	.....	96 00	4,099 88	96 00	.....	2.28	2.26	10 30	16 83
Southington,	12.072 85	1,904 67	461 82	42 39	.....	383 87	14,865 60	220 00	2,800 00	7.13	4.83	11 30	17 47
South Windsor,	4,352 65	424 46	591 95	35 50	.....	142 75	5,547 31	142 75	587 95	2.86	2.86	13 39	23 60
Suffield,	5,076 16	665 73	55 49	16 95	.....	334 49	6,148 82	129 00	564 00	2.61	2.16	9 37	16 73
West Hartford,	5,440 00	327 72	339 01	128 00	3,107 25	1,882 32	11,224 30	200 00	16,107 96	3.81	3.79	20 49	31 27
Wethersfield,	2,961 00	417 81	37 88	15 00	.....	69 91	3,501 60	50 00	156 89	1.46	1.43	10 54	16 09
Windsor,	5,833 86	736 77	1,311 29	67 58	.....	704 08	8,653 58	100 00	8,630 00	4.94	3.43	14 49	28 05
Windsor Locks,	4,456 00	1,572 27	.....	.....	.....	.....	6,028 27	32 00	30,000 00	6.07	6.07	8 68	16 40
29 Towns.	$292,005 50	$36,403 09	$22,107 61	$5,693 22	$22,829 49	$51,478 91	$430,517 82	$5,363 60	$603,956 32	4.30	2.53	$13 43	$25 30

* Of taxable property appropriated for Public Schools, in mills and 100ths.
† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths

NEW HAVEN COUNTY.

TOWNS.	Grand List.	RECEIPTS. School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	Districts Taxing.
New Haven City	$.....	$40,812 75	$1,437 04	.....	$48,401 63	$153,619 57	$500 00	$22,880 56	$267,651 55	1
" Westville,	.....	846 00	29 79	.....	994 11	6,350 00	.....	20 00	8,239 90	1
" South,	.....	139 50	4 91	.....	165 68	141 00	.....	.....	451 09	1
" complete,	$49,565,988	$41,798 25	$1,471 74	.....	$49,561 42	$160,110 57	$500 00	$22,900 56	$276,342 54	3
Ansonia,	.....	4,464 00	.....	.....	7,484 84	15,500 58	.....	778 84	28,228 26	3
Beacon Falls,	292,202	207 00	104 62	.....	406 80	65 11	.....	5 00	788 53	..
Bethany,	283,090	243 00	86 31	.....	1,097 70	.....	17 75	25 00	1,469 76	..
Branford,	1,583,059	1,714 50	159 48	$36 00	6,550 20	.....	40 00	.....	8,500 18	..
Cheshire,	1,086,171	879 75	.....	.....	3,062 67	850 00	80 00	.....	4,872 42	2
Derby,	4,543,458	3,960 00	.....	.....	10,430 92	8,627 55	15 00	3,503 35	26,536 82	4
East Haven,	614,253	301 50	45 43	.....	791 77	.....	.....	.....	1,138 70	..
Guilford,	1,395,790	1,152 00	.....	.....	3,941 50	.....	43 50	150 00	5,287 00	..
Hamden,	1,690,805	1,836 00	.....	.....	3,842 60	.....	65 00	65 00	5,808 60	2
Madison,	732,642	603 00	293 77	5 00	2,586 64	.....	.....	5 00	3,493 41	..
Meriden,	10,408,442	12,447 00	251 17	.....	40,076 66	6,947 34	37 69	4,175 26	63,935 12	..
Middlebury,	254,781	276 75	126 00	.....	740 95	.....	.....	.....	1,143 70	..
Milford,	1,162,430	1,581 75	8 46	.....	3,629 85	.....	.....	.....	5,220 06	..
Naugatuck,	1,867,366	2,778 75	21 90	.....	6,636 95	76 00	.....	15 00	9,528 60	1
North Branford,	473,884	333 00	84 14	26 58	1,164 88	.....	.....	6 46	1,615 06	..
North Haven,	737,438	722 25	197 53	37 50	1,792 65	1,149 60	23 00	351 61	4,274 14	1
Orange,	2,472,531	1,910 25	.....	.....	5,923 03	399 39	.....	52 60	8,285 27	..
Oxford,	362,883	533 25	273 87	22 94	884 31	.....	13 00	28 60	1,755 97	..
Prospect,	161,483	159 75	96 00	.....	513 11	.....	.....	.....	768 86	..
Seymour,	1,209,839	1,820 25	109 56	.....	5,750 96	.....	.....	.....	7,680 77	..
Southbury,	685,272	506 25	119 97	.....	1,492 10	.....	20 00	10 00	2,148 32	..
Wallingford,	2,611,670	2,963 25	372 61	.....	8,479 39	7,806 53	.....	317 00	19,938 78	2
Waterbury,	.....	1,712 25	151 08	40 80	2,182 40	274 34	80 00	42 51	4,483 38	1
" Center,	.....	14,784 75	.....	.....	.....	66,819 59	.....	1,033 86	82,638 20	1
" complete,	$10,030,532	$16,497 00	$151 08	$40 80	$2,182 40	$67,093 93	$80 00	$1,076 37	$87,121 58	2
Wolcott,	220,269	281 25	129 90	400 00	361 65	.....	.....	25 00	1,197 80	..
Woodbridge,	399,957	328 50	125 45	.....	1,412 10	.....	100 75	.....	1,966 80	..
26 Towns.	$94,846,235	$100,298 25	$4,228 99	$568 82	$170,798 05	$268,626 60	$1,035 69	$33,490 65	$579,047 05	20

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
New Haven City....	$190,956 98	$18,277 65	$11,007 45	$1,531 09	$63,636 63	$34,409 68	$319,819 48	$3,000 00	$230,000 00	...	....	$14 12	$22 41
" Westville,	4,209 51	258 68	70 16	69 46	.....	5,744 46	10,352 27	100 00	5,000 00	....	....	27 53	47 81
" South,...	360 00	78 11	1 50	.....	.....	12 00	451 61	12 00	.....	....	....	7 28	17 71
" complete,	$195,526 49	$18,614 44	$11,079 11	$1,600 55	$63,636 63	$40,166 14	$330,623 36	$3,112 00	$235,000 00	4.70	1.00	$14 37	$22 87
Ansonia,.....	16,943 40	1,245 26	1,388 07	504 17	3,809 13	4,025 15	27,915 18	51 00	14,100 00	....	....	12 14	19 03
Beacon Falls,.....	617 78	74 89	132 26	10 00	.....	37 90	872 83	24 75	.....	1.63	1.32	9 43	16 16
Bethany,.....	1,161 02	93 11	.....	53 15	.....	35 50	1,342 78	30 50	... ...	4.02	3.87	12 43	22 19
Branford,.....	6,334 50	1,075 00	975 00	115 00	.....	68	8,500 18	85 00	.....	4.16	4.13	11 15	19 03
Cheshire,.....	3,523 29	259 13	230 00	60 00	650 00	100 00	4,822 42	100 00	.....	3.67	2 81	10 67	21 84
Derby,.....	11,978 00	1,805 01	633 75	146 47	.....	2,193 79	16,757 02	96 00	10,535 00	...	....	9 52	22 44
East Haven,.....	937 46	168 24	... .	.....	.....	33 00	1,138 70	33 00	.....	1.28	1.28	8 49	16 38
Guilford,.....	5,113 69	304 65	39 36	13 25	.....	256 50	5,727 45	114 00	700 00	2.96	2.82	11 18	18 93
Hamden,..... ..	4,896 34	591 26	.....	130 00	.....	191 00	5,808 60	191 00	.....	3 43	3.35	7 11	14 89
Madison,.....	2,985 51	440 96	.....	.....	.....	67 00	3,493 41	67 00	.....	3.53	3.53	13 03	20 37
Meriden,.....	43,903 27	4,040 06	3,573 79	205 84	.....	12,175 82	63,898 78	800 00	100,012 00	4.92	3.85	11 55	23 38
Middlebury,.....	1,050 59	63 11	.....	.....	.....	30 00	1,143 70	30 00	.....	2.90	2 90	9 29	19 06
Milford,.....	4,030 00	561 51	216 55	.....	.....	412 00	5,220 06	96 00	.....	3.12	3.12	7 42	15 06
Naugatuck,.....	9,867 13	723 13	2,045 03	30 00	7,530 00	1,927 40	22,122 69	296 83	17,161 64	3.60	3.55	11 86	21 08
North Branford,....	1,428 95	122 93	.....	.....	. .....	39 00	1,590 88	37 00	....	2.47	2.47	10 74	19 05
North Haven,.....	2,376 42	295 72	.....	23 00	... .	1,578 46	4,273 60	77 79	2,600 00	4.49	2.43	13 31	23 41
Orange,.....	6,479 33	950 10	186 11	43 00	13 95	579 75	8,252 24	117 00	3,900 00	2.57	2.39	9 70	15 17
Oxford,.....	1,573 09	104 38	.....	.....	.....	78 50	1,755 97	78 50	.....	2.55	2.43	7 40	14 81
Prospect,.....	714 00	38 86	75 00	.....	.....	16 00	843 86	16 00	.....	3.18	3.18	11 88	24 81
Seymour,.....	5,738 77	358 76	208 00	74 75	.....	1,300 49	7,680 77	95 07	35,000 00	4.75	4.75	9 49	16 67
Southbury,.	1,844 04	173 27	.....	30 00	. .....	100 27	2,147 58	100 27	.....	2.22	2.17	9 50	19 17
Wallingford,.....	13,208 38	1,925 42	33 97	142 69	.....	4,526 96	19,837 42	145 00	55,000 00	6.35	3.24	15 06	25 53
Waterbury,.	3,816 00	544 15	88 46	45 98	.....	522 28	5 016 88	308 00	1,881 00	....	...	6 59	14 71
" Center,...	43,933 74	4,102 88	10,214 70	528 19	3,704 90	15,120 30	77,604 71	2,000 00	100,000 00	...	....	11 23	25 41
" complete,	$47,749 74	$4,647 04	$10,303 16	$574 17	$3,704 90	$15,642 58	$82,621 59	$2,308 00	$101,881 00	7 02	0.22	$10 74	$24 29
Wolcott,.....	1,080 00	65 00	27 80	.....	.....	25 00	1,197 80	25 00	.....	1.75	1.64	9 58	15 97
Woodbridge,.....	1,684 52	114 53	.....	100 75	.....	67 00	1,966 80	67 00	.....	3.78	3.53	13 47	21 49
26 Towns.	$392,745 71	$38,855 71	$31,146 96	$3,856 79	$79,344 61	$85,605 89	$631,555 67	$8,193 71	$575,889 64	4.99	1.80	$10 14	$18 14

* Of taxable property appropriated for Public Schools, in mills and 100ths.
† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths.

NEW LONDON COUNTY.

TOWNS.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
New London,	$7,699,321	$5,811 75	$487 80	$74 60	$66,180 00	.....	.....	.....	$72,554 15	..
Norwich Town,	.....	605 25	52 21	.....	748 54	$1,925 00	.....	$78 00	3,409 00	1
" Central,	.....	3,406 50	237 06	.....	3,452 16	21,649 26	.....	2,293 80	31,038 78	1
" West Chelsea,	.....	2,139 75	157 88	.....	2,255 14	7,371 03	.....	35 00	11,958 80	1
" Other Districts,	.....	5,800 50	350 93	184 00	6,633 06	11,430 48	.....	428 22	24,827 19	4
" complete,	$13,186,569	$11,952 00	$798 08	$184 00	$13,088 90	$42,375 77	.....	$2,835 02	$71,233 77	7
Bozrah,	461,592	573 75	.....	.....	1,077 06	.....	.....	.....	1,650 81	..
Colchester,	1,053,028	1,210 50	292 72	60 14	4,039 59	325 28	.....	29 91	5,958 14	1
East Lyme,	663,002	911 25	.....	.....	2,120 11	2,500 00	$70 00	19 55	5,620 91	..
Franklin,	298,100	256 50	127 48	107 50	823 78	.....	1 06	.....	1,316 32	..
Griswold,	1,346,915	1,541 25	25 70	.....	4,364 29	.....	.....	.....	5,931 24	..
Groton,	1,842,862	2,479 50	410 36	.....	6,209 23	2,494 00	.....	464 84	12,057 93	3
Lebanon,	975,484	780 75	385 00	116 43	2,241 92	.....	129 16	4 50	3,057 76	..
Ledyard,	467,366	576 00	285 40	58 00	806 95	.....	6 25	7 25	1,739 85	..
Lisbon,	220,919	211 50	83 15	3 46	725 27	.....	.....	.....	1,023 38	..
Lyme,	273,296	454 50	222 93	.....	513 57	.....	.....	.....	1,191 00	1
Montville,	1,059,745	1,167 75	303 88	.....	2,732 51	2,431 09	269 20	90 47	6,994 90	..
North Stonington,	698,358	832 50	467 78	30 00	1,771 06	.....	.....	30 00	3,131 34	..
Old Lyme,	460,349	560 25	225 00	.....	934 75	228 00	.....	.....	1,948 00	..
Preston,	878,062	1,444 50	298 18	61 70	2,576 64	693 00	.....	39 55	5,113 57	2
Salem,	202,459	207 00	147 78	.....	403 76	.....	31 00	10 00	799 54	..
Sprague,	1,171,811	1,055 25	.....	.....	1,562 49	.....	.....	.....	2,617 74	..
Stonington,	5,090,664	3,206 25	525 00	.....	9,797 61	4,231 18	.....	789 20	18,549 24	3
Voluntown,	228.177	636 75	200 95	.....	1,145 41	.....	.....	.....	1,983 11	..
Waterford,	1,061,000	1,532 25	360 00	.....	1,913 70	.....	.....	.....	3,805 95	..
21 Towns.	$39,339,079	$37,401 75	$5,647 19	$695 83	$125,028 60	$55,278 32	$506 67	$4,320 29	$228,878 65	17

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
New London,	$20,297 50	$5,139 69	$3,276 81	$250 00	$20,700 65	$.....	$49,664 65	$600 00	$21,000 00	8.59	8.59	$11 21	$18 06
Norwich Town,	2,500 00	131 00	115 00	.....	.....	548 00	3,294 00	.....	.....	....	....	12 25	21 45
" Central,	20,022 50	4,121 73	1,659 05	322 50	.....	1,308 51	27,434 29	2,250 00	25,000 00	....	...	18 12	32 38
" West Chelsea,	6,200 00	467 71	1,842 16	48 00	.....	1,187 12	9,744 99	100 00	12,500 00	....	....	10 24	18 51
" other Districts,	14,231 07	1,865 48	385 42	160 75	.....	1,672 06	18,314 78	300 00	33,000 00	....	.. .	7 10	19 17
" complete,	$42,953 57	$6,585 92	$4,001 63	$531 25	.....	$4,715 69	$58,788 06	$2,650 00	$70,500 00	4.42	0.99	$11 06	$23 74
Bozrah,	1,468 39	131 42	.....	.....	.....	51 00	1,650 81	51 00	50 00	2.33	2.33	6 47	10 51
Colchester,	5,001 85	254 46	42 72	5 00	.....	452 71	5,756 74	67 00	.....	4.17	3.83	10 70	16 19
East Lyme,	2,683 11	249 45	125 67	.....	.....	95 00	3,153 23	95 00	310 00	7.10	3.19	7 78	13 70
Franklin,	1,237 78	80 03	.....	.....	.....	80 00	1,397 81	80 00	.....	3.12	2.76	12 26	19 28
Griswold,	4,954 53	783 65	.....	.....	.....	129 40	5,867 58	129 40	.....	3.24	3.24	8 56	18 05
Groton,	10,068 86	772 53	2,762 29	72 00	2,400 00	426 96	16,502 64	200 36	4,903 00	4.97	3.36	12 79	23 27
Lebanon,	3,174 60	267 90	72 26	32 00	.....	101 00	3,647 76	101 00	.....	2 55	2.29	10 51	17 70
Ledyard,	1,562 62	108 08	5 90	.....	.....	63 25	1,739 85	62 00	.....	1.75	1.72	6 78	12 47
Lisbon,	906 08	81 35	184 00	.....	.....	36 00	1,207 43	36 00	.....	3.28	3.28	12 84	20 81
Lyme,	1,079 30	79 70	1 57	.....	.....	32 00	1,192 57	32 00	.....	1.87	1.87	5 90	9 85
Montville,	3,949 42	430 63	13 70	115 77	.....	64 00	4,573 52	64 00	4 50	5.21	2.57	8 81	15 66
North Stonington,	2,741 99	234 35	.....	.....	.....	158 00	3,134 34	158 00	200 00	2.58	2.53	8 47	14 21
Old Lyme,	1,585 50	65 00	228 00	.....	.....	30 00	1,908 50	30 00	.....	2.52	2.02	7 66	15 64
Preston,	4,098 86	332 16	148 72	.....	.....	503 25	5,082 99	114 00	828 00	3.65	2.93	7 91	12 62
Salem,	685 91	44 63	15 60	20 00	.....	33 40	799 54	28 00	1,500 00	2.19	1.99	8 69	12 02
Sprague,	1,994 35	491 39	.....	42 00	.....	90 00	2,617 74	90 00	706 26	1.33	1.33	5 58	15 74
Stonington,	12,097 35	1,312 92	335 90	60 00	25,200 00	1,254 88	40,261 05	300 00	40.576 93	2.91	1.92	11 12	17 47
Voluntown,	1,783 79	140 32	.....	2 25	.....	59 00	1,985 36	59 00	.....	5.01	5.01	7 01	16 02
Waterford,	3,266 94	409 01	67 38	.....	.....	130 00	3,873 33	130 00	849 38	1.80	1.80	5 68	10 52
21 Towns.	$127,592 30	$17,994 59	$11,282 15	$1,130 27	$48,300 65	$8,505 54	$214,805 50	$5,076 76	$141,428 07	4.70	3.17	$10 01	$18 60

* Of taxable property appropriated for Public Schools, in mills and 100ths.
† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths.

FAIRFIELD COUNTY.

TOWNS.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Bridgeport,	$16,110,855	$22,637 25	$431 48	$112 00	$69,325 89	.....	.....	$1,541 50	$94,048 12	..
Danbury,	6,828,423	9,096 75	.....	176 00	19,803 45	$26,383 40	.....	2,117 33	57,576 93	2
Bethel,	1,019,922	1,550 25	132 32	10 45	4,648 05	.....	.....	116 65	6,457 72	..
Brookfield,	572,233	549 00	193 37	28 18	1,450 93	.....	.....	.....	2,221 48	..
Darien,	1,617,779	821 25	140 69	.....	2,829 20	.....	$14 30	30 50	3,835 94	..
Easton,	410,923	402 75	139 38	.....	1,304 49	.....	.....	.....	1,846 62	..
Fairfield,	2,058,457	1,696 50	422 20	237 95	7,431 26	.....	.....	.....	9,787 91	..
Greenwich,	4,347,929	4,353 75	18 00	.....	9,043 80	1,673 54	10 00	25 00	15,124 09	6
Huntington,	1,418,070	1,963 50	176 06	63 73	8,835 38	3,296 32	41 50	200 35	14,606 84	1
Monroe,	474,046	427 50	258 30	.....	1,069 22	240 00	.....	.....	1,995 02	..
New Canaan,	1,242,044	1,156 50	179 00	.....	3,863 78	.....	.....	.....	5,199 28	..
New Fairfield,	382,245	351 00	94 00	.....	1,121 35	.....	.....	.....	1,566 35	..
Newtown,	1,606,754	1,815 75	497 51	.....	5,149 54	36 50	.....	2 00	7,501 30	2
Norwalk,	5,715,498	7,818 75	472 62	.....	24,501 53	13,590 64	17 50	4,939 53	51,340 57	3
Redding,	576,177	501 75	257 42	53 29	1,382 01	.....	.....	.....	2,194 47	..
Ridgefield,	1,274,476	911 25	230 00	115 00	2,946 48	714 45	90 25	197 75	5,205 18	1
Sherman,	352,916	299 25	144 00	.....	812 75	.....	12 58	.....	1,268 58	..
Stamford,	8,317,015	7,528 50	723 38	104 04	48,013 41	.....	.....	37 11	56,406 44	..
Stratford,	1,621,562	2,947 50	334 56	112 00	8,627 13	5,345 48	10 00	95 00	17,471 67	3
Trumbull,	620,262	580 50	174 39	30 00	1,569 28	35 00	15 50	10 00	2,414 67	1
Weston,	368,958	267 75	30 00	129 52	509 68	.....	25 00	.....	961 95	..
Westport,	2,153,551	1,716 75	224 36	.....	2,817 79	.....	.....	86 16	4,845 06	1
Wilton,	711,404	758 25	.....	.....	1,885 79	.....	17 00	10 00	2,671 04	..
23 Towns.	$59,801,499	$70,182 00	$5,273 04	$1,172 16	$228,942 19	$51,315 33	$253 63	$9,408 88	$366,547 23	20

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Bridgeport,	$70,193 05	$4,592 74	$7,203 83	$662 48	$37,265 00	$6,037 44	$125,954 54	$2,500 00	$37,265 00	4.39	4.30	$8 81	$17 50
Danbury,	23,929 50	4,439 77	1,635 38	77 75	.....	3,544 16	33,626 56	419 00	24,852 11	7.07	2.90	8 31	17 46
Bethel,	5,274 00	857 37	17 90	189 80	.....	119 07	6,458 14	98 90	.....	4.67	4.55	9 37	15 07
Brookfield,	1,989 61	191 87	.....	10 00	.....	40 00	2,231 48	40 00	.....	2.53	2.53	9 14	19 57
Darien,	3,452 20	313 94	264 30	85 50	.....	100 00	4,215 94	100 00	4,000 00	1.77	1.74	11 55	25 02
Easton,	1,654 79	119 83	.....	.....	.....	72 00	1,846 62	72 00	.....	3.17	3.17	10 31	22 11
Fairfield,	7,673 00	1,174 93	322 25	.....	.....	617 43	9,787 61	419 40	.....	2.15	2.15	12 98	30 49
Greenwich,	12,446 25	1,090 42	100 00	25 00	.....	1,462 42	15,124 09	538 88	.....	2.47	2.08	7 81	23 18
Huntington,	7,677 14	967 78	105 81	145 50	.....	1,666 13	10,562 36	175 00	25,648 00	8.73	6.23	11 92	24 19
Monroe,	1,610 82	104 20	240 00	.....	.....	40 00	1,995 02	40 00	.....	2.76	2.25	10 50	22 29
New Canaan,	4,657 32	466 96	610 00	6 00	.....	75 00	5,815 28	75 00	955 00	3.11	3.11	11 31	22 84
New Fairfield,	1,457 38	68 77	.....	.....	.....	40 00	1,566 15	40 00	.....	2.93	2.93	10 03	23 03
Newtown,	6,703 55	500 97	51 78	.....	.....	250 00	7,506 30	250 00	.....	3 22	3.20	9 30	18 81
Norwalk,	28,607 05	3,439 94	5,859 61	784 69	.....	12,867 48	51,558 77	300 00	57,974 37	7.53	4.28	14 83	31 17
Redding,	2,003 01	142 46	150 50	.....	.....	49 00	2,344 97	49 00	150 50	2.39	2.39	10 51	20 04
Ridgefield,	3,944 56	443 39	16 78	40 00	.....	98 25	4,542 98	80 00	572 73	3.09	2.31	11 21	20 60
Sherman,	1,162 13	65 87	.....	.....	.....	36 00	1,264 00	36 00	.....	2.33	2.30	9 50	21 60
Stamford,	26,347 50	4,848 39	5,683 82	254 63	18,424 35	1,102 38	56,661 07	800 00	.....	5.77	5.77	11 42	25 00
Stratford,	10,590 78	1,531 77	814 04	76 35	.....	1,665 32	14,678 26	100 00	40,500 00	8.68	5.32	11 20	18 14
Trumbull,	2,136 70	164 69	49 35	.....	.....	44 50	2,395 24	35 00	.....	2.62	2.53	9 28	18 86
Weston,	860 09	55 86	25 00	.....	.....	21 00	961 95	21 00	.....	2.05	1.98	7 90	14 04
Westport,	4,166 60	467 10	204 79	1 35	2,500 00	207 50	7,547 34	125 00	738 66	1.34	1.30	6 61	18 42
Wilton,	2,374 46	230 58	.....	.....	.....	60 75	2,665 79	60 75	.....	2.68	2.65	7 91	14 85
23 Towns.	$230,911 49	$26,279 60	$23,355 14	$2,359 05	$58,189 35	$30,215 83	$371,310 46	$6,374 93	$192,656 37	4.84	3.82	$10 03	$20 82

* Of taxable property appropriated for Public Schools, in mills and 100ths.
† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths.

WINDHAM COUNTY.

TOWNS.	Grand List.	RECEIPTS.							Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Brooklyn,	$1,411,800	$1,390 50	$225 00	$18 00	$3,583 55	$1,338 69	.....	$89 00	$6,644 74	2
Ashford,	265,144	355 50	207 57	.....	941 44	.....	.....	.....	1,504 51	..
Canterbury,	484,418	429 75	144 78	19 20	1,203 20	.....	.....	.....	1,796 93	.
Chaplin,	202,844	247 50	124 36	.....	575 33	.....	.....	.....	947 19	..
Eastford,	198,482	292 50	189 66	.....	427 41	130 00	.....	.....	1,039 57	1
Hampton,	324,737	292 50	166 63	17 97	801 80	542 26	$12 50	10 00	1,843 66	3
Killingly,	2,170,629	3,510 00	461 82	.....	10,538 95	5,747 80	4 65	850 06	21,113 28	2
Plainfield,	1,681,780	2,283 75	371 05	.....	4,432 03	2,240 00	.....	61 00	9,387 83	2
Pomfret,	798,037	650 25	272 50	.....	1,116 35	.....	.....	.....	2,039 10	..
Putnam,	2,029,156	3,496 50	214 04	13 49	4,728 35	1,933 36	23 50	8 00	10,417 24	3
Scotland,	265,393	193 50	66 39	.....	683 41	.....	5 00	5 00	953 30	..
Sterling,	275,187	522 00	159 00	10 00	902 02	150 00	.....	.....	1,743 02	1
Thompson,	1,691,291	2,934 00	172 50	.....	3,104 50	.....	.....	.....	6,211 00	..
Windham,	4,165,345	4,655 25	354 94	68 27	11,333 58	3,172 79	.....	1,709 66	21,294 49	5
Woodstock,	906,120	1,156 50	384 50	37 86	2,148 91	.....	.....	.....	3,727 77	..
15 Towns.	$16,870,363	$22,410 00	$3,514 74	$184 79	$46,520 83	$15,254 90	$45 65	$2,732 72	$90,663 63	19

WINDHAM COUNTY.

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Brooklyn,	$4,367 67	$794 71	$468 12	$30 00	.....	$347 30	$6,007 80	$80 00	$4,010 00	3.54	2.53	$9 72	$20 02
Ashford,	1,387 54	61 97	.....	.....	.....	55 00	1,504 51	55 00	....	3.55	3.55	9 52	14 26
Canterbury,	1,638 56	98 07	....	.....	.....	50 10	1,786 73	50 10	.....	2.48	2.48	9 35	15 61
Chaplin,	866 76	62 43	.....	.....	.....	24 00	947 19	24 00	.....	2.83	2.83	8 61	15 03
Eastford,	832 66	41 91	130 00	.....	.....	35 00	1,039 57	35 00	216 00	2.80	2.15	7 99	11 36
Hampton,	1,133 49	110 41	446 85	20 00	.....	37 50	1,748 25	30 00	198 16	4.20	2.46	13 44	21 99
Killingly,	12,858 33	1,353 94	470 75	231 34	$3,400 00	823 92	19,138 28	201 00	14,200 00	7.94	4.85	10 08	18 24
Plainfield,	6,377 68	549 15	486 23	34 30	.....	160 00	7,607 36	160 00	2,600 00	4.00	2.63	7 49	14 67
Pomfret,	1,791 29	196 11	105 00	.....	.....	63 00	2,155 40	63 00	.... . .	1.39	1.39	7 45	12 67
Putnam,	7,033 09	1,177 29	422 12	153 50	.....	120 00	8,906 00	120 00	4,724 00	3.29	2.33	5 73	19 68
Scotland,	862 81	52 89	.....	10 00	.....	25 00	950 70	25 00	.....	2.61	2.57	11 05	21 85
Sterling,	1,440 17	102 37	160 00	.....	.....	50 00	1,752 54	50 00	10 00	3.82	3.27	7 55	13 03
Thompson,	5,408 63	622 37	7 00	.....	.....	175 00	6,213 00	175 00	.....	1.83	1.83	4 76	17 04
Windham,	14,125 17	2,443 32	1,763 38	158 71	.....	1,430 73	19,921 31	179 05	37,350 00	3.89	2 72	9 62	25 67
Woodstock,	3,306 66	278 26	1 25	.....	.....	140 00	3,726 17	140 00	.....	2.37	2 37	7 24	14 24
15 Towns.	$63,424 51	$7,945 20	$4,460 70	$637 85	$3,400 00	$3,536 55	$83,404 81	$1,387 15	$63,308 16	3.82	2.75	$8 03	$18 44

* Of taxable property appropriated for Public Schools, in mills and tooths.
† Of taxable property appropriated for Public Schools by town tax, in mills and tooths.

LITCHFIELD COUNTY.

TOWNS.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Litchfield,	$2,013,629	$1,559 25	$522 90	$96 00	$5,850 64	.....	.....	$65 10	$8,093 89	..
Barkhamsted,	406,828	560 25	264 24	.....	881 56	.....	$6 00	.....	1,712 05	..
Bethlehem,	418,285	207 00	108 12	.....	659 15	.....	.....	13 30	987 57	..
Bridgewater,	393,052	281 25	148 88	7 50	904 54	.....	.....	.....	1,342 17	..
Canaan,	472,243	425 25	120 00	.....	1,260 99	.....	.....	10 00	1,816 24	1
Colebrook,	394,458	636 75	37 00	.....	1,482 10	$240 00	.....	2 00	2,397 85	1
Cornwall,	660,649	677 25	222 12	38 82	1,973 74	.....	117 13	.....	3,029 06	..
Goshen,	682,409	477 00	76 78	.....	1,541 22	.....	.....	.....	2,095 00	..
Harwinton,	441,732	517 50	240 73	.....	1,240 17	.....	.....	.....	1,938 40	..
Kent,	478,733	731 25	256 96	.....	1,832 22	172 49	112 00	.....	3,104 92	3
Morris,	351,567	276 75	133 02	.....	519 27	.....	1 63	.....	930 67	..
New Hartford,	1,042,057	1,791 00	30 00	.....	3,651 94	1,818 07	23 00	71 00	7,385 01	1
New Milford,	2,045,194	1,836 00	465 30	128 00	4,746 14	205 00	66 19	48 54	7,495 17	..
Norfolk,	849,486	837 00	183 26	91 82	1,639 13	884 68	67 30	.....	3,703 19	1
North Canaan,	704,789	751 50	174 57	.....	2,098 43	.....	.....	40 00	3,064 50	1
Plymouth,	1,012,225	1,053 00	159 03	.....	4,920 14	2,628 52	20 00	53 08	8,833 77	2
Roxbury,	434,105	445 50	172 90	.....	938 41	.....	7 00	.....	1,563 81	..
Salisbury,	1,850,665	1,991 25	.....	.....	4,914 42	79 57	.....	5 00	6,990 24	..
Sharon,	1,328,812	1,113 75	453 00	.....	3,042 31	159 99	.....	30 25	4,799 30	1
Thomaston,	1,528,575	1,901 25	.....	.....	6,520 76	.....	.....	.....	8,422 01	..
Torrington,	1,749,616	2,650 50	237 64	150 00	12,357 63	.....	.....	.....	15,395 77	..
Warren,	227,245	247 50	.....	.....	869 25	.....	30 00	.....	1,146 75	..
Washington,	985,129	693 00	249 80	.....	1,850 05	.....	.....	.....	2,792 85	..
Watertown,	1,450,400	981 00	249 15	.....	2,962 87	1,117 96	16 92	5 00	5,332 90	1
Winchester,	2,964,296	2,637 00	273 05	.....	9,201 13	15,071 18	42 75	26 95	27,252 06	2
Woodbury,	1,026,866	936 00	339 57	19 00	2,056 71	408 00	3 33	.....	3,762 61	1
26 Towns.	$25,913,045	$26,214 75	$5,118 02	$531 14	$79,914 92	$22,785 46	$513 25	$370 22	$135,447 76	15

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Litchfield,	$6,038 00	$869 19	$335 24	$112 76	$390 70	$348 00	$8,093 89	$348 00	.....	2.91	2.90	$11 17	$20 32
Barkhamsted,	1,559 14	92 91	.....	.....	.....	60 00	1,712 05	60 00	.....	2.18	2.16	6 87	12 72
Bethlehem,	869 87	74 10	13 30	.....	.....	27 50	984 77	27 50	.....	1.60	1.57	10 70	19 12
Bridgewater,	1,219 35	82 82	.....	.....	.....	40 00	1,342 17	40 00	.....	2.30	2.30	10 73	17 89
Canaan,	1,559 50	209 83	.....	16 91	.....	30 00	1,816 24	30 00	.....	2.69	2.67	9 60	18 07
Colebrook,	2,005 40	151 05	101 72	.....	.....	95 72	2,353 89	.....	.....	4.37	3.75	8 31	14 53
Cornwall,	2,699 98	213 53	25 55	.....	.....	90 00	3,029 06	90 00	.....	3.16	2.98	10 06	15 90
Goshen,	1,808 00	154 57	71 29	.....	.....	85 00	2,118 86	85 00	.....	2 25	2.25	9 99	17 15
Harwinton,	1,826 67	120 73	.....	.....	.....	51 00	1,998 40	51 00	.....	2.80	2.80	8 68	15 02
Kent,	2,791 64	174 03	64 25	.....	.....	75 00	3,104 92	70 00	.....	4.42	3.82	9 55	19 34
Morris,	859 03	60 64	.....	.....	.....	11 00	930 67	11 00	.....	1.47	1.47	7 56	14 89
New Hartford,	4,882 96	951 33	1,282 33	42 75	.....	1,560 99	8,720 36	130 00	$8,064 03	5.33	3.50	10 95	24 18
New Milford,	6,425 92	656 50	238 06	39 69	.....	135 00	7,495 17	135 00	.....	2.47	2.32	9 18	18 23
Norfolk,	2,459 55	228 90	216 99	.....	.....	204 73	3,110 17	70 00	.....	3.05	1.92	8 36	15 28
North Canaan,	2,586 50	350 25	.....	.....	.....	100 00	3,036 75	100 00	.....	3.03	2.97	9 09	14 49
Plymouth,	5,474 47	726 04	2,016 50	60 00	.....	272 62	8,549 63	120 00	983 63	7.52	4.86	18 26	25 90
Roxbury,	1,414 67	99 14	.....	.....	.....	50 00	1,563 81	50 00	.....	2.17	2.16	7 89	13 19
Salisbury,	6,103 45	606 75	34 95	34 20	.....	210 89	6,990 24	195 47	.....	2.70	2 65	7 89	19 39
Sharon,	4,113 90	376 19	112 98	.....	.....	120 22	4,723 29	120 22	.....	2.43	2.28	9 54	23 04
Thomaston,	5,884 00	1,856 35	496 66	51 00	.....	134 00	8,422 01	134 00	.....	4.26	4.26	9 96	15 89
Torrington,	9,426 25	1,035 66	669 39	205 92	3,249 65	808 90	15,395 77	108 00	.....	7.07	7.07	10 31	16 04
Warren,	983 59	101 16	.....	.....	.....	32 00	1,116 75	32 00	.....	3.95	3.82	10 15	20 49
Washington,	2,564 50	128 35	.....	.....	.....	100 00	2,792 85	100 00	.....	1.87	1.87	9 06	17 44
Watertown,	3,588 82	515 45	264 91	10 00	.....	188 08	4,567 26	93 75	699 36	2.82	2.04	10 47	19 56
Winchester,	10,384 49	1,210 01	1,588 66	322 31	.....	1,396 96	14,902 43	144 50	6,225 00	8.21	3.10	12 71	27 24
Woodbury,	2,957 00	219 35	408 00	.....	.....	150 00	3,734 35	150 00	.....	2.40	2.00	8 97	18 04
26 Towns.	$92,486 65	$11,264 83	$7,940 78	$895 54	$3,640 35	$6,377 61	$122,605 76	$2,495 44	$15,972 02	3.99	3.08	$10 21	$18 99

* Of taxable property appropriated for Public Schools, in mills and 100ths.
† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths.

MIDDLESEX COUNTY.

TOWNS.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Middletown,	.....	$2,360 25	$363 88	$64 71	$4,840 13	$1,987 33	$70 50	$69 71	$9,756 51	3
" City,	.....	3,510 00	450 57	82 26	5,613 45	11,018 00	170 70	4,258 62	25,103 60	1
" Industrial School,	.....	283 50	.....	.....	.....	.....	.....	.....	283 50	..
" complete,	$8,225,655	6,153 75	814 45	146 97	10,453 58	13,005 33	241 20	4,328 33	35,143 61	4
Haddam,	670,475	1,001 25	466 15	.....	2.122 05	....	23 00	49 75	3,662 20	..
Chatham,	624,904	1,003 50	277 48	.....	2,271 96	....	11 50	251 61	3,816 05	1
Chester,	461,115	585 00	133 45	.....	1,200 52	312 36	.....	6 00	2,237 33	1
Clinton,	629,189	506 25	272 84	34 98	106 72	.....	.....	.....	920 79	..
Cromwell,	785,400	927 00	157 11	25 23	1,845 60	139 48	5 00	10 00	3,109 42	..
Durham,	476,645	292 50	171 90	275 15	628 60	.....	.....	56 49	1,424 64	..
East Haddam,	1,280.631	1,131 75	278 08	.....	2,973 01	75 19	25	8 85	4,467 13	2
Essex,	896,643	787 50	104 00	111 95	2,796 55	.....	.....	.....	3,800 00	..
Killingworth,	217,660	234 00	121 48	10 00	918 23	.....	.....	.....	1,283 71	..
Middlefield,	566,212	461 25	90 49	36 00	1,065 34	170 00	28 00	40 00	1,891 08	1
Old Saybrook,	1,072,757	681 75	.....	33 45	768 80	.....	.....	.....	1,484 00	..
Portland,	1,856,762	2,279 25	123 96	667 17	6,403 56	200 00	145 90	2,192 42	12,012 26	1
Saybrook,	648,390	600 75	118 56	14 78	3,041 91	.....	30 00	.....	3,806 00	..
Westbrook,	501,667	310 50	151 94	.....	554 31	....	.....	.....	1,016 75	..
15 Towns.	$18,914,105	$16,956 00	$3,281 89	$1,355 68	$37,150 74	$13,902 36	$484 85	$6,943 45	$80,074 97	10

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Middletown,	$6,311 98	$771 87	$435 72	$26 67	$4,500 00	$535 40	$12,581 64	$393 90	$3,000 00	....	....	$7 70	$16 80
" City,	13,569 70	2,307 35	636 08	255 05	.....	5,010 59	21,778 77	2,350 00	59,126 06	....	....	13 96	29 41
" Indus'l Sch.,	.....	.....	.....	.....	.....	.....	.....	.....	.....	....	....	.....	.....
" complete,	19,881 68	3,079 22	1,071 80	281 72	4,500 00	5,545 99	34,360 41	2,743 90	62,126 06	3.40	1.27	11 44	24 44
Haddam,	3,294 78	217 32	5 00	.....	.....	145 00	3,662 10	100 00	90 00	3.27	3.16	8 22	14 16
Chatham,	3,326 82	367 86	65 14	46 50	.....	.....	3,806 32	.....	.....	4.05	3.63	8 53	14 09
Chester,	1,640 50	242 54	.....	.....	.....	122 73	2,005 77	38 05	.....	3.29	2.60	7 71	14 69
Clinton,	855 00	65 79	.....	.....	.....	.....	920 79	.....	.....	.16	.16	4 09	32 88
Cromwell,	2,550 00	332 61	164 81	10 00	.....	52 00	3,109 42	52 00	.....	2.54	2.34	7 54	14 06
Durham,	1,197 87	165 47	4 95	.....	.....	36 00	1,404 29	36 00	.....	1.43	1.31	10 80	20 80
East Haddam,	3,961 43	382 37	106 41	.....	.....	228 37	4,678 58	176 00	1,443 62	2.38	2.32	9 30	16 27
Essex,	3,172 77	186 57	127 59	.....	.....	313 07	3,800 00	45 25	.....	3.11	3.11	10 85	16 74
Killingworth,	1,190 15	56 56	.....	.....	.....	37 00	1,283 71	37 00	.....	4.21	4.21	12 34	17 70
Middlefield,	1,458 00	165 08	134 43	43 00	.....	30 00	1,830 51	30 00	.....	2.30	1.88	8 92	16 64
Old Saybrook,	1,332 00	76 00	28 00	.....	.....	48 00	1,484 00	48 00	.....	.71	.71	4 89	13 55
Portland,	7,562 00	1,105 72	1,035 63	210 90	4,225 00	836 32	14,975 57	200 00	1,600 00	4.76	3.44	10 61	30 11
Saybrook,	2,373 00	263 77	618 38	30 00	.....	520 85	3,806 00	66 00	10,000 00	4.74	4.69	14 25	19 12
Westbrook,	933 25	61 75	.....	.....	.....	21 75	1,016 75	21 75	.....	1.10	1.10	7 36	12 78
15 Towns,	$54,729 25	$6,768 63	$3,362 14	$622 12	$8,725 00	$7,937 08	$82,144 22	$3,593 95	$75,259 68	3.09	1.95	$9 74	$19 09

* Of taxable property appropriated for Public Schools, in mills and 100ths.
† Of taxable property appropriated for Public Schools by town tax, in mills and 100ths.

TOLLAND COUNTY.

TOWNS.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Tolland,	$343,532	$495 00	$152 65	.....	$1,104 13	.....	.....	$15 00	$1,766 78	....
Andover,	198,369	144 00	99 80	.....	505 47	.....	.....	.....	749 27	....
Bolton,	179,680	276 75	57 32	$50 10	516 25	$48 44	.....	50 83	999 69	1
Columbia,	262,466	369 00	.....	19 67	1,027 75	.....	$10 00	.....	1,426 42	....
Coventry,	616,839	850 50	229 70	32 64	2,138 21	314 80	100 25	10 00	3,676 10	2
Ellington,	739,793	877 50	354 83	.....	1,747 45	.....	.....	.....	2,979 78	....
Hebron,	452,958	490 50	239 59	83 02	1,134 91	.....	10 00	5 00	1,963 02	1
Mansfield,	579,661	774 00	303 00	.....	2,069 50	1,005 00	7 50	55 81	4,214 81	....
Somers,	600,945	652 50	113 78	.....	2,416 37	1,056 00	.....	12 00	4,250 65	2
Stafford,	1,231,989	2,389 50	5 70	.....	4,544 18	3,488 92	.....	165 50	10,593 80	1
Union,	135,504	247 50	.....	.....	619 75	.....	.....	.....	867 25	....
Vernon,	2,768,828	4,187 25	178 82	.....	10,197 25	349 30	.....	572 17	15,484 79	1
Willington,	229,901	479 25	30 70	.....	714 85	.....	.....	.....	1,224 80	....
13 Towns,	$8,340,465	$12,233 25	$1,765 89	$185 43	$28,736 07	$6,262 46	$127 75	$886 31	$50,197 16	8

TOLLAND COUNTY.

TOWNS.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Tolland,	$1,608 07	$146 71	.....	.....	.....	$52 00	$1,806 78	$52 00	.....	3.25	3.21	$8 21	$16 13
Andover,	621 67	29 50	$82 35	.....	.....	15 75	749 27	15 75	.....	2.54	2.54	11 70	23 78
Bolton,	851 20	70 05	48 44	.....	.....	30 00	999 69	30 00	.....	3.42	2 87	8 11	15 49
Columbia,	1,267 85	84 47	10 00	.....	.....	64 00	1,426 32	60 00	.....	3.95	3.91	8 69	12 51
Coventry,	2,850 88	278 47	419 44	$20 00	.....	214 25	3,783 04	131 00	.....	4.15	3.46	10 00	15 56
Ellington,	2,688 42	233 31	11 48	12 36	.....	59 00	3,004 57	59 00	.....	2.36	2.36	7 70	17 99
Hebron,	1,712 02	139 40	143 00	15 00	.....	65 00	2,074 42	65 00	$5 00	2.53	2.50	9 51	16 26
Mansfield,	2,863 31	263 99	3 31	.....	$1,005 00	79 00	4,214 61	79 00	.....	5.41	3.57	9 33	13 34
Somers,	2,898 00	224 63	317 00	.....	756 00	52 52	4,248 15	52 52	.....	5 79	4.02	14 64	21 78
Stafford,	6,195 00	606 97	738 30	.....	.....	495 82	8,036 09	495 82	21,575 00	6.65	3.68	7 56	16 58
Union,	796 55	30 70	.....	.....	.....	40 00	867 25	40 00	.....	4.57	4.57	7 88	15 34
Vernon,	12,135 00	1,307 91	190 20	89 00	.....	1,764 75	15,486 86	271 92	1,700 00	4.01	3.68	8 32	16 08
Willington,	1,089 50	88 88	.....	.....	.....	34 80	1,213 18	34 80	.....	3.10	3.10	5 69	9 90
13 Towns,	$37,577 47	$3,504 99	$1,963 52	$136 36	$1,761 00	$2,966 89	$47,910 23	$1,386 81	$23,280 00	4.31	3.44	$8 48	$15 83

* Of taxable property appropriated for Public Schools, in mills and tooths.
† Of taxable property appropriated for Public Schools by town tax, in mills and tooths.

SUMMARY BY COUNTIES.

COUNTIES.	Grand List.	RECEIPTS.								Districts Taxing.
		School Fund, etc.	Town Deposit.	Local Funds.	Town Tax.	District Tax.	Voluntary Contrib.	Other Sources.	Total.	
Hartford, ...	$88,771,135	$68,100 75	$6,239 07	$2,895 60	$224,789 61	$137,235 26	$1,536 39	$18,683 75	$459,480 43	35
New Haven, ...	94,846,235	100,298 25	4,228 99	568 82	170,798 05	268,626 60	1,035 69	33,490 65	579,047 05	20
New London, ...	39,339,079	37,401 75	5,647 19	695 83	125,028 60	55,278 32	506 67	4,320 29	228,878 65	17
Fairfield, ...	59,801,499	70,182 00	5,273 04	1,172 16	228,942 19	51,315 33	253 63	9,408 88	366,547 23	20
Windham,.....	16,870,363	22,410 00	3,514 74	184 79	46,520 83	15,254 90	45 65	2,732 72	90,663 63	19
Litchfield,...	25,913,045	26,214 75	5,118 02	531 14	79,914 92	22,785 46	513 25	370 22	135,447 76	15
Middlesex,.....	18,914,105	16,956 00	3,281 89	1,355 68	37,150 74	13,902 36	484 85	6,943 45	80,074 97	10
Tolland,.....	8,340,465	12,233 25	1,765 89	185 43	28,736 07	6,262 46	127 75	886 31	50,197 16	8
The State,	$352,795,926	$353,796 75	$35,068 83	$7,589 45	$941,881 01	$570,660 69	$4,503 88	$76,836 27	$1,990,336 88	144

SUMMARY BY COUNTIES.

COUNTIES.	EXPENSES.							Cost of Superintendence.	District Indebtedness.	Per cent. etc.*	Per cent. etc.†	Paid for each child enumerated.	Paid for each child in average attendance.
	Teachers' Wages.	Fuel, etc.	Repairs.	Libraries and Apparatus.	New Buildings.	Other Objects.	Total.						
Hartford,.....	$292,005 50	$36,403 09	$22,107 61	$5,693 22	$22,829 49	$51,478 91	$430,517 82	$5,363 60	$603,956 32	4.30	2.53	$13 43	$25 30
New Haven, ...	392,745 71	38,855 71	31,146 96	3,856 79	79,344 61	85,605 89	631,555 67	8,193 71	575,889 64	4.99	1.80	10 14	18 14
New London,...	127,592 30	17,994 59	11,282 15	1,130 27	48,300 65	8,505 54	214,805 50	5,076 76	141,428 07	4.70	3.17	10 01	18 60
Fairfield,.....	230,911 49	26,279 60	23,355 14	2,359 05	58,189 35	30,215 83	371,310 46	6,374 93	192,656 37	4.84	3.82	10 03	20 82
Windham,.....	63,424 51	7,945 20	4,460 70	637 85	3,400 00	3,536 55	83,404 81	1,387 15	63,308 16	3.82	2.75	8 03	18 44
Litchfield,.....	92,486 65	11,264 83	7,940 78	895 54	3,640 35	6,377 61	122,605 76	2,495 44	15,972 02	3.99	3.08	10 21	18 99
Middlesex,.....	54,729 25	6,768 63	3,362 14	622 12	8,725 00	7,937 08	82,144 22	3,593 95	75,259 68	3.09	1.95	9 74	19 09
Tolland,.....	37,577 47	3,504 99	1,963 52	136 36	1,761 00	2,966 89	47,910 23	1,386 81	23,280 00	4.31	3.44	8 48	15 83
The State,	$1,291,472 88	$149,016 64	$105,619 00	$15,331 20	$226,190 45	$196,624 30	$1,984,254 47	$33,872 35	$1,691,750 26	4.51	2.66	$11 17	$21 34

* Of taxable property appropriated for Public Schools, in mills and tooths.
† Of taxable property appropriated for Public Schools by town tax, in mills and tooths.

TOWNS.	Population. 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Hartford,	42,551	9,984	7,867	6,412	6,075	367	2,169	1,650	49	5,221	4,986	78.8	51.1	81.7
Avon,	1,057	233	205	171	168	2	21	16	4	125	119	87.9	52.3	71.9
Berlin,	2,385	603	475	376	364	1	63	63	3	293	269	78.7	46.6	75 9
Bloomfield,	1,346	244	255	208	148	...	15	25	..	160	102	104.5	53.6	73.5
Bristol,	5,347	1,382	1,391	1,119	1,092	68	16	238	17	918	921	100.6	66.5	83.1
Burlington,	1,224	275	216	194	170	2	....	4	2	133	117	78.5	45.4	68.6
Canton,	2,301	537	522	475	467	14	....	30	3	418	376	97.2	73.9	84.2
East Granby,	754	132	135	107	87	3	....	4	1	79	68	102.2	55.6	75.7
East Hartford,	3,500	960	866	758	597	8	87	100	2	570	448	90.2	53.0	75.1
East Windsor,	3,019	726	716	619	560	...	....	42	3	502	399	98.6	62.0	76.4
Enfield,	6,755	1,690	1,098	995	947	42	431	170	64	843	806	64.9	48.7	84.9
Farmington,	3,017	747	677	600	593	23	31	83	3	484	491	90 6	65.2	81.7
Glastonbury,	3,580	717	622	558	477	7	27	36	7	440	352	86.7	55.2	76.5
Granby,	1,340	259	255	210	160	15	3	36	3	164	131	98.4	56.9	79.7
Hartland,	643	109	146	125	74	3	....	....	..	81	34	133.9	52.7	57 7
Manchester,	6,462	1,848	1,669	1,466	1,365	23	28	494	16	1,099	967	90.3	55.8	72.9
Marlborough,	391	82	84	74	52	3	....	5	1	47	36	102.4	50.6	65.8
New Britain,	13,979	4,089	2,290	1,999	1,872	126	1,520	405	11	1,656	1,653	56.0	40.4	85.4
Newington,	934	226	188	146	125	...	....	5	..	112	94	83.1	45.5	76.0
Plainville,	1,930	415	385	340	316	13	....	28	4	270	255	92 7	63.2	80.0
Rocky Hill,	1,108	207	224	186	135	16	11	6	3	148	105	108.2	61.1	78.8
Simsbury,	1,830	398	385	319	296	2	12	11	1	248	239	96.7	61.1	79.1
Southington,	5,411	1,315	1,249	1,047	1,055	16	....	194	8	862	865	94.9	65.6	82.1
South Windsor,	1,902	414	410	353	318	10	....	40	3	262	208	99.0	56.7	70.0
Suffield,	3,225	656	601	502	465	9	28	67	15	383	352	91.6	56.0	76.0
West Hartford,	1,828	396	384	332	307	2	....	51	..	269	250	97.2	65.5	81.2
Wethersfield,	2,173	332	318	280	264	...	....	13	4	224	211	95.7	65.5	79.9
Windsor,	3,058	597	549	455	401	13	8	67	1	348	269	91.9	51.6	72.0
Windsor Locks,	2,332	694	540	478	461	9	....	154	7	368	368	77.8	53.0	78.3
29 Towns,	125,382	30,267	24,722	20,904	19,411	797	4,470	4,037	235	16,727	15,491	81.6	53.2	79.9

NEW HAVEN COUNTY.

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
New Haven City,	.....	18,139	14,471	13,967	13,980	420	1,941	4,062	188	11,201	11,654	79.7	62.9	81.7
" Westville,	.....	376	335	271	279	....	9	71	7	229	204	89.0	57.5	78.7
" South,	.....	62	40	39	34	....	....	21	2	29	22	64.5	41.1	69.8
" complete,	62,882	18,577	14,846	14,277	14,293	420	1,950	4,154	197	11,459	11,880	79 9	62.8	81.6
Ansonia,	.....	1,984	1,877	1,647	1,579	46	7	133	....	1,299	1,234	94.6	63.8	78.5
Beacon Falls,	379	92	91	69	79	1	2	16	1	52	56	98.9	58.6	72.9
Bethany,	637	108	103	91	77	7	....	14	1	65	56	95.3	56 0	72.0
Branford,	3,047	762	698	625	555	12	15	80	20	473	421	91.6	58.6	75.7
Cheshire,	2,284	391	332	297	256	4	45	41	1	221	161	84.9	48.8	69.0
Derby	11,650	1,760	1,166	970	940	32	11	58	19	770	723	66.2	42.4	78.1
East Haven,	3,057	134	108	96	86	....	13	16	3	79	60	80.5	51.8	76.3
Guilford,	2,782	512	496	385	342	23	6	35	6	331	274	96.8	59.0	83.2
Hamden,	3,408	816	703	617	508	4	30	98	14	419	361	86.1	47.7	69.3
Madison,	1,672	268	284	241	213	4	16	19	3	188	155	105.9	63.9	75.5
Meriden,	18,340	5,532	4,194	3,433	3,381	4	1,200	192	22	2,676	2,789	75.8	49.3	80.2
Middlebury,	687	123	117	94	90	5	1	10	2	67	53	95.1	48.7	65.2
Milford,	3,347	703	500	451	398	16	60	150	26	368	325	71.1	49.2	81.6
Naugatuck,	4,274	1,235	1,252	949	948	13	60	273	15	682	701	101.3	55.9	72.9
North Branford,	1,025	148	136	121	107	2	....	2	....	89	78	91.8	56.4	73.2
North Haven,	1,763	321	296	276	256	12	10	28	6	209	156	92.2	56.8	68.6
Orange,	3,341	849	870	697	654	10	26	113	6	549	537	102.4	63.9	80.3
Oxford,	1,120	237	233	203	174	6	1	15	10	134	103	98.3	50 0	62.8
Prospect,	492	71	65	57	43	1	7	12	8	39	29	91.5	47.8	68.0
Seymour,	2,318	809	701	621	566	17	....	108	2	480	441	86.6	56.9	77.5
Southbury,	1.740	225	202	175	144	2	16	18	1	126	98	89.7	49.7	70.2
Wallingford,	4,686	1,317	1,173	1,077	1,032	32	15	175	12	812	742	89.0	58.9	73.6
Waterbury,	.....	761	646	512	441	3	24	134	14	347	335	84.8	44.8	71.5
" Centre,	.....	6,571	4,227	3,572	3,429	154	1,004	1,747	87	2,982	2,834	64.3	44.2	83.0
" complete,	20,270	7,332	4,873	4,084	3,870	157	1,028	1,881	101	3,329	3,169	66.4	44.3	81.6
Wolcott,	493	125	126	108	101	....	....	8	....	79	71	100.8	60.0	71.7
Woodbridge,	829	146	157	127	115	11	....	11	3	99	84	107.5	63.3	76.4
26 Towns,	156,523	44,577	35,599	31,788	30,807	841	4,519	7,660	479	25,094	24,757	79.7	55.9	79.6

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
New London,	10,537	2,583	2,317	2,202	2,097	62	150	476	9	1,700	1,507	89.6	62.0	74.5
Norwich Town,	.....	269	233	205	193	1	21	37	....	158	149	86.6	57.0	77.1
" Central,	... .	1,514	1,142	990	963	39	276	135	2	857	837	75.4	55.9	86.7
" West Chelsea,	.....	951	750	622	619	....	45	161	8	517	525	78.8	54.7	83.9
" other Districts,	.....	2,578	1,426	1,238	1,132	14	417	634	90	972	938	55.3	37.0	80.5
" complete,	21,143	5,312	3,551	3,055	2,907	54	759	967	100	2,504	2,449	66.8	46.6	83.0
Bozrah,	1,155	255	267	226	188	8	....	2	1	169	145	104.0	61.5	75.8
Colchester,	2,974	538	548	467	450	5	19	61	5	363	348	101.8	66.0	77.5
East Lyme,	1,731	405	436	353	271	11	24	...	....	264	196	107.6	56.7	73.7
Franklin,	686	114	118	103	71	1	....	....	....	87	58	103.5	63.5	83.3
Griswold,	2,745	685	749	467	402	15	....	29	15	352	298	109.3	47.4	74.7
Groton,	5,128	1,102	1,061	896	718	47	43	50	11	685	527	96.2	54.9	75.0
Lebanon,	1,845	347	349	302	228	9	....	26	4	237	175	100.5	59.3	77.7
Ledyard,	1,373	256	261	232	161	8	13	11	3	170	109	101.9	54.4	70.8
Lisbon,	630	94	92	80	69	2	5	....	1	63	53	97.8	61.7	77.8
Lyme,	1,025	202	199	174	151	18	14	18	5	131	111	98.5	59.9	74.4
Montville,	2,664	519	530	444	343	10	5	18	1	321	263	102.1	56.2	74.2
North Stonington,	1,769	370	376	315	250	15	....	46	....	243	198	101.6	59.5	78 0
Old Lyme,	1,387	249	225	187	147	6	24	17	1	139	105	90.3	48.9	73.0
Preston,	2,523	642	623	554	484	12	18	56	1	444	361	97.0	62.6	77.5
Salem,	574	92	122	96	85	7	....	2	1	69	64	132.6	72.2	73.4
Sprague,	3,207	469	484	334	254	...	14	21	2	165	116	103.1	31.0	49 4
Stonington,	7,355	1,425	1,292	1,135	1,025	41	157	102	8	918	809	90 6	60.5	79.9
Voluntown,	1,186	283	260	213	187	6	....	36	3	141	104	91.8	43.2	61.2
Waterford,	2,701	681	611	524	437	4	10	64	3	414	322	89.7	54.0	76.5
21 Towns,	74,338	16,623	14,471	12,359	10,925	341	1,255	2,002	174	9,579	8,318	87.0	53.8	76.8

FAIRFIELD COUNTY.

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Bridgeport,	29,148	10,061	6,906	6,211	6,055	208	1,081	2,074	572	5,246	4,886	68.6	50 3	82.6
Danbury,	11,666	4,043	2,859	2.501	2,381	74	667	912	43	1,959	1,891	70.7	47.6	78.8
Bethel,	2,727	689	637	588	588	18	2	74	6	432	425	92.5	62.1	72.8
Brookfield,	1,152	244	224	196	197	6	14	11	2	119	109	91.8	46.7	58.0
Darien,	1,949	365	259	242	188	2	53	69	3	180	147	70.9	44.7	76 0
Easton,	1,145	179	150	130	120	.	...	10	1	88	79	83 7	46.6	66.8
Fairfield,	3,748	754	598	531	393	17	165	20	8	369	273	79.3	42.5	69.4
Greenwich,	7,892	1,935	1,278	1,097	887	40	277	411	41	709	596	66.0	33.7	65.7
Huntington,	2,499	886	727	650	658	19	59	97	22	448	425	82.0	49.2	66.7
Monroe,	1,157	190	155	149	133	..	...	36	2	94	85	81.5	47.1	63.4
New Canaan,	2,673	514	522	489	466	3	3	46	12	212	297	101 5	49.5	53.2
New Fairfield,	791	156	148	144	115	1	1	18	1	75	61	94.8	43.5	52.5
Newtown,	4,013	807	687	630	658	10	91	62	8	406	392	85.1	49 4	61.9
Norwalk,	13,956	3,475	2,738	2,089	1,861	24	438	270	56	1,709	1,599	78 7	47.5	83.7
Redding,	1,540	223	196	179	164	..	16	10	2	131	103	87.8	52 4	68.2
Ridgefield,	2,028	405	391	348	310	6	...	13	9	235	206	96.5	54.4	67.0
Sherman,	828	133	116	102	76	10	...	24	4	63	54	87.2	43.9	65.7
Stamford,	11,297	3,346	2,310	2,068	1,834	120	564	807	60	1,611	1,447	69.0	45.6	78.3
Stratford,	4,251	1,310	1,182	1,047	993	23	41	105	8	825	793	81.0	61.7	78.3
Trumbull,	1,323	258	237	206	209	2	5	21	4	131	123	91.8	49.2	61.6
Weston,	918	119	138	116	100	2	...	11	...	67	67	115 9	56.3	62.0
Westport,	3,477	763	557	497	339	1	36	134	14	317	231	73.0	35.9	65.5
Wilton,	1,864	337	306	277	261	5	24	28	2	185	174	90.8	53.2	66.7
23 Towns,	112,042	31,192	23,321	20,487	18,986	591	3,537	5,263	880	15,611	14,463	74.7	48.2	76.0

WINDHAM COUNTY.

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Brooklyn,	2,308	618	500	414	350	15	15	109	8	332	268	80.9	48.5	78.5
Ashford,	1,041	158	176	150	113	10	....	16	1	122	89	111.3	66.7	80.2
Canterbury,	1,272	191	211	194	130	16	3	5	1	150	79	110.4	59.9	70.6
Chaplin,	627	110	97	90	74	....	....	5	....	70	56	88.1	57.2	76.8
Eastford,	855	130	152	128	105	8	....	10	1	102	81	116.9	70.3	78.5
Hampton,	827	130	148	115	92	11	....	2	2	87	72	113.8	61 1	76.8
Killingly,	6,921	1,560	1,513	1,234	1,111	50	....	161	26	906	819	96.9	55.2	73.5
Plainfield,	4,021	1,015	921	728	648	25	33	98	14	548	489	90.7	51.0	75.3
Pomfret,	1,470	289	313	240	186	9	....	3	2	186	154	108 3	58.8	79.8
Putnam,	5,827	1,554	633	566	508	42	662	254	26	490	415	40.7	29 1	84.2
Scotland,	590	86	86	72	45	5	3	4	....	56	31	100.0	50 5	74.3
Sterling,	957	232	235	216	183	5	....	4	....	149	120	101.2	57.9	67.4
Thompson,	5,051	1,304	732	559	485	9	512	100	15	393	336	56.1	27.8	69.8
Windham,	8,264	2,069	1,226	1,000	885	76	783	441	20	807	745	59 2	37.5	82.3
Woodstock,	2,639	514	438	368	288	16	7	40	2	298	225	85.2	50.8	79.7
15 Towns,	42,670	9,960	7,381	6,074	5,203	297	2,018	1,252	118	4,696	3,979	74.1	43.5	76.9

LITCHFIELD COUNTY.

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Litchfield,	3,410	693	695	548	493	21	25	90	8	407	351	100.2	54.6	72.8
Barkhamsted,	1,297	249	266	217	173	17	....	18	1	145	124	106.8	54.0	68.9
Bethlehem,	655	92	84	70	65	..	....	1	2	54	49	91.3	55.9	76.2
Bridgewater,	708	125	140	120	87	7	1	6	....	84	66	112.0	60.0	72.4
Canaan,	1,157	189	187	156	135	2	...	1	....	106	95	98.9	53.1	69.0
Colebrook,	1,148	283	293	239	211	12	13	11	3	177	151	103.5	57.9	72.8
Cornwall,	1,583	301	327	268	210	1	4	37	2	213	168	108.6	63.2	79.7
Goshen,	1,093	212	207	171	137	4	5	4	....	138	109	97.6	58.2	80.1
Harwinton,	1,016	230	220	182	154	..	....	18	1	149	117	95.6	57.8	79.1
Kent,	1,622	325	297	262	237	12	21	7	2	171	150	91.3	49.3	64.3
Morris,	627	123	107	82	79	..	2	6	....	65	60	86.9	50.8	77.6
New Hartford,	3,302	796	658	517	521	10	....	117	4	388	333	82.6	45.2	69 4
New Milford,	3,907	816	750	622	539	13	23	83	12	435	387	91.9	50.3	70.8
Norfolk,	1,418	372	360	287	268	7	12	48	8	212	195	96.7	54.7	73 3
North Canaan,	1,537	334	422	348	294	8	10	4	8	240	179	126.3	62.7	65.2
Plymouth,	2,350	468	479	418	361	18	....	21	2	346	314	102.3	70.5	84.7
Roxbury,	950	198	205	167	143	7	....	3	1	126	111	103.5	59.8	76.4
Salisbury,	3,715	885	663	548	474	22	206	121	12	388	333	74.9	40.7	70.5
Sharon,	2,580	495	509	383	350	21	19	32	6	217	193	102 8	41.4	55.9
Thomaston,	3,225	845	732	629	640	29	12	117	3	522	538	86.6	62.7	83.5
Torrington,	3,327	1,178	1,154	958	913	20	....	24	10	778	741	97.9	64.4	81.1
Warren,	639	110	115	81	79	10	1	17	1	57	52	104.5	49.5	68.1
Washington,	1,590	308	288	258	205	2	....	15	4	175	145	93 5	51.9	69.1
Watertown,	1,897	436	418	343	302	22	13	37	5	255	212	95 8	53.5	72.4
Winchester,	5,142	1,172	868	720	709	38	257	89	9	548	546	74.0	46.6	76.5
Woodbury,	2,149	416	368	319	260	17	24	69	2	237	177	88.4	49.7	71.5
26 Towns,	52,044	11,651	10,812	8,913	8,039	320	648	996	106	6,633	5,896	92.8	53.7	73 9

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Middletown,	... .	1,049	914	703	673	6	52	35	17	486	476	86.7	45.8	69.9
" City,	.....	1,560	956	856	854	47	483	306	7	735	746	61.2	47.4	86.6
" Indust'l School,	.....	126	236	236	232	100	....	....	....	206	195	....	....	....
" complete		11,732	2,735	2,106	1,795	1,759	153	535	341	24	1,427	1,417	77.0	51.9	80.0
Haddam,		2,419	445	451	354	297	4	13	25	10	292	225	101.3	58.0	79 4
Chatham,		1,967	446	427	374	315	7	...	49	1	289	251	95.7	60.5	78.3
Chester,		1,177	260	228	193	168	4	12	24	4	146	127	87.6	52.5	75.6
Clinton,		1,402	225	42	41	35	....	173	9	2	32	24	18.6	12.4	73.6
Cromwell,		1,640	412	409	351	293	5	5	53	....	239	203	99.2	53.6	68 6
Durham,		990	130	122	103	77	5	...	16	1	77	58	93.8	51.9	75.0
East Haddam,		3,032	503	507	412	360	9	13	25	5	315	260	100 7	57.1	74 4
Essex,		1,855	350	322	284	266	5	15	13	2	230	224	92.0	64 8	83.4
Killingworth,		748	104	116	101	96	4	...	....	....	76	69	111.5	69.7	73 6
Middlefield,		928	205	188	161	126	3	14	32	2	125	95	91.7	53.6	76.6
Old Saybrook,		1,302	303	209	178	165	2	52	44	6	114	105	68.9	36.1	63.8
Portland,		4,157	1,013	659	500	434	8	212	140	6	391	323	65.0	35 2	76.4
Saybrook,		1,362	267	254	233	224	12	....	13	....	213	185	95.1	74.5	87.0
Westbrook,		878	138	145	122	112	3	....	3	....	88	71	105 0	57.6	67.9
15 Towns,		35,589	7,536	6,185	5,202	4,721	224	1,044	787	63	4,054	3,637	82.0	51.0	77·5

TOLLAND COUNTY.

TOWNS.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Tolland,	1,169	220	204	166	147	3	20	1	1	119	105	95.4	50.9	71.5
Andover,	428	64	59	51	52	9	....	5	....	39	24	92.1	49.2	61.1
Bolton,	512	123	118	103	78	....	....	....	1	73	56	95.9	52.4	71.2
Columbia,	757	164	190	148	146	3	....	1	1	120	108	115 8	69.5	77.5
Coventry,	2,043	378	402	310	275	15	11	42	....	245	228	106.3	62.5	80.8
Ellington,	1,569	390	278	233	197	3	85	13	....	183	151	71.2	42.8	77 6
Hebron,	1,243	218	220	190	133	19	....	49	4	152	103	100.9	58.4	78.9
Mansfield,	2,154	344	378	316	270	9	....	8	....	264	217	109.8	69.9	82.0
Somers,	1,242	290	296	252	239	17	....	12	....	204	186	102.0	67.2	79.4
Stafford,	4,455	1,062	743	599	598	25	182	153	10	487	482	69 9	45.6	80.9
Union,	539	110	111	85	69	6	....	1	1	63	50	100.9	51.3	73 3
Vernon,	6,915	1,861	1,404	1,188	1,166	68	480	286	14	988	938	75.4	51.7	81.8
Willington,	1,086	213	195	143	153	3	....	18	3	124	121	91 5	57.5	82.7
13 Towns,	24,112	5,437	4,598	3,784	3,523	180	778	589	35	3,061	2,769	84.5	53 6	79.7

SUMMARY BY COUNTIES.

COUNTIES.	Population, 1880.	Enumerated January, 1889.	Registered.				In Private Schools.	In no School.	Between 8 and 14 in no School.	Average Attendance.		Per cent. who attended some part of the year.	Per ct. of attendance on basis of enumeration.	Per ct. of attendance on basis of registration.
			Different Scholars.	Winter.	Summer.	Over 16.				Winter.	Summer.			
Hartford,	125,382	30,267	24,722	20,904	19,411	797	4,470	4,037	235	16,727	15,491	81.6	53.2	79.9
New Haven,	156,523	44,577	35,599	31,788	30,807	841	4,519	7,660	479	25,094	24,757	79.7	55.9	79.6
New London,	74,338	16,623	14,471	12,359	10,925	341	1,255	2,002	174	9,579	8,318	87.0	53.8	76.8
Fairfield,	112,042	31,192	23,321	20,487	18,986	591	3,537	5,263	880	15,611	14,463	74.7	48.2	76.0
Windham,	42,670	9,960	7,381	6,074	5,203	297	2,018	1,252	118	4,696	3,979	74.1	43.5	76.9
Litchfield,	52,044	11,651	10,812	8,913	8,039	320	648	996	106	6,633	5,896	92.8	53.7	73.9
Middlesex,	35,589	7,536	6,185	5,202	4,721	224	1,044	787	63	4,054	3,637	82.0	51.0	77.5
Tolland,	24,112	5,437	4,598	3,784	3,523	180	778	589	35	3,061	2,769	84.5	53.6	79.7
The State,	622,700	157,243	127,089	109,511	101,615	3,591	18,269	22,586	2,090	85,455	79,310	80.8	52.3	78.0

HARTFORD COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Hartford,	27	27	152	155	$131 26	$58 65	..	..	..	..	181	6	45	..
Avon,	1	..	5	7	29 00	28 16	..	..	..	..	4	4	1	..
Berlin,	1	..	10	11	52 00	37 95	..	..	..	..	11	2	9	..
Bloomfield,	1	2	9	7	26 00	29 92	..	..	1	1	4	..	4	..
Bristol,	3	3	27	27	128 33	45 27	..	..	..	..	29	3	19	..
Burlington,	..	..	9	9	.... ..	26 38	..	..	..	6	9	..	2	1
Canton,	1	1	13	13	125 00	36 17	..	..	..	..	10	1	..	..
East Granby,	..	..	6	6	.....	24 91	..	..	..	5	6	1	..	..
East Hartford,	3	3	16	16	69 63	35 54	..	..	..	..	19	2	7	..
East Windsor,	2	2	16	16	77 77	32 24	..	..	..	..	18	1	7	1
Enfield,	4	5	27	25	82 00	35 67	..	..	..	..	31	6	18	..
Farmington,	2	2	16	16	108 88	39 50	..	..	..	..	18	1	5	..
Glastonbury,	1	..	19	20	23 00	27 26	..	1	1	7	16	4	2	..
Granby,	1	..	10	10	30 00	26 34	..	..	..	4	11	..	1	..
Hartland,	2	..	7	7	21 66	22 16	1	4	1	5	4	3	4	1
Manchester,	2	2	26	26	136 83	39 10	..	..	..	..	28	.	18	..
Marlborough,	..	..	4	3	.....	24 59	..	1	..	2	4	..	..	..
New Britain,	3	3	41	42	161 37	46 00	..	..	.	..	45	1	20	..
Newington,	..	..	5	5	.....	32 00	..	..	..	..	3	6	3	..
Plainville	1	1	6	6	126 31	41 66	..	..	..	..	7	..	..	..
Rocky Hill,	..	..	5	4	. ....	32 11	..	..	..	..	5	..	..	..
Simsbury,	1	..	12	13	28 00	29 60	..	..	..	..	9	6	.	..
Southington,	7	7	22	22	73 47	39 69	..	..	..	..	28	5	6	..
South Windsor,	2	2	10	10	48 00	31 75	..	..	..	..	12	..	..	..
Suffield,	3	2	13	14	36 00	34 85	..	..	..	..	13	4	3	..
West Hartford,	2	2	11	11	70 00	40 00	..	..	..	..	13	2	6	..
Wethersfield,	1	1	7	7	100 00	29 72	..	..	..	1	7	..	1	..
Windsor,	5	5	9	9	60 83	36 66	..	..	..	..	14	3	3	..
Windsor Locks,	1	1	8	8	125 00	31 00	..	..	..	..	9	..	..	
29 Towns,	77	71	521	525	$99 33	$42 61	1	6	3	31	568	61	184	3

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
New Haven City,	20	20	295	295	$176 00	$56 20	..	..	..	..	315	20	25	..
" Westville,	1	1	6	6	100 00	48 83	..	..	..	..	7	..	..	..
" South,	..	..	1	1	.....	40 00	..	..	..	..	..	..	..	..
" complete,	21	21	302	302	$172 38	$55 99	..	..	..	..	322	20	25	..
Ansonia,	3	3	30	31	106 60	45 47	..	..	..	..	36	..	4	..
Beacon Falls,	..	..	3	3	.....	25 33	..	..	..	2	2	..	..	..
Bethany,	2	1	1	3	31 09	28 75	..	..	..	..	3	..	1	..
Branford,	1	1	16	16	136 84	33 12	..	..	..	..	17	..	2	..
Cheshire,	1	1	11	11	45 00	31 36	..	..	..	..	9	4	2	..
Derby,	4	4	21	21	117 50	41 47	..	..	..	..	21	1	1	..
East Haven,	..	..	3	3	.....	32 00	..	..	..	..	2	2	..	..
Guilford,	1	1	15	14	100 00	32 06	..	1	..	5	13	1	1	..
Hamden,	1	1	16	16	32 00	30 87	..	1	..	..	17	5	1	..
Madison,	..	..	12	12	.....	25 66	..	1	..	5	9	3	3	1
Meriden,	9	8	73	76	122 05	46 18	..	..	..	..	83	2	22	..
Middlebury,	..	..	4	4	.....	29 18	..	..	..	..	2	1	1	..
Milford,	1	1	10	10	111 11	33 66	..	..	..	1	10	..	2	..
Naugatuck,	3	3	18	19	80 00	40 86	..	..	..	..	21	4	..	..
North Branford	1	..	5	6	37 00	30 63	..	..	..	..	5	1	1	..
North Haven,	2	1	7	7	33 22	30 06	..	..	..	..	7	5	4	..
Orange,	..	..	19	19	.....	38 77	..	..	..	..	18	3	..	..
Oxford,	..	..	11	10	.....	24 68	..	..	..	11	9	4	3	..
Prospect,	..	..	2	3	.....	28 00	..	..	..	..	3	2	..	..
Seymour,	2	2	11	11	97 00	37 54	..	..	..	..	7	5	3	..
Southbury,	.	..	7	8	.....	25 73	..	..	..	4	8	..	..	..
Wallingford,	2	3	27	26	95 20	40 62	..	..	..	2	27	3	10	..
Waterbury,	..	..	11	12	.....	35 61	..	..	..	..	9	5	4	..
" Center,	5	5	72	73	141 00	51 04	..	..	..	..	72	1	9	..
" complete,	5	5	83	85	$141 00	$48 92	..	..	..	..	81	6	13	..
Wolcott,	..	..	6	6	.....	24 00	..	..	..	6	1	3	0	..
Woodbridge,	1	1	5	5	34 00	34 00	..	..	..	..	4	1	3	..
26 Towns,	60	57	718	727	$126 47	$46 70	..	3	..	36	737	76	102	1

NEW LONDON COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
New London,	3	3	42	42	$93 33	$41 66	..	..	..	..	43	2	3	..
Norwich Town,	1	1	4	4	100 00	37 50	..	..	..	..	5	..	..	..
" Central,	2	2	29	29	130 00	50 00	..	..	..	..	31	..	3	..
" West Chelsea,	1	1	16	16	100 00	33 25	..	..	..	..	16	..	..	..
" other Districts,	7	6	30	29	74 23	33 86	..	..	1	2	34	2	1	..
" complete,	11	10	79	78	$89 76	$39 88	..	..	1	2	86	2	4	..
Bozrah,	2	1	4	6	33 33	26 40	..	1	..	2	5	..	..	..
Colchester,	5	2	12	15	43 21	29 34	..	2	3	5	14	6	2	..
East Lyme,	5	2	6	10	41 28	23 68	.	2	1	6	9	2	2	1
Franklin,	3	..	4	6	25 00	25 10	..	..	2	5	3	1	..	..
Griswold,	5	2	12	11	51 93	30 78	..	..	1	8	15	4	..	1
Groton,	8	7	15	15	46 19	38 40	..	..	1	2	15	1	4	1
Lebanon,	6	1	10	13	26 63	25 73	2	1	1	8	8	3	6	..
Ledyard,	4	..	9	12	23 75	19 32	..	8	4	5	5	2	..	..
Lisbon,	2	1	4	5	19 58	18 36	1	5	1	..	1	5	..	..
Lyme,	3	..	4	7	25 77	19 81	..	3	2	4	2	1	..	1
Montville,	3	1	10	12	48 75	31 68	..	1	..	1	7	..	1	..
North Stonington,	4	1	10	13	29 38	26 84	..	.	..	5	7	10	5	..
Old Lyme,	6	..	3	8	34 50	23 45	..	1	1	4	1	..	..	..
Preston,	8	4	10	13	39 54	22 93	..	6	1	3	11	2	..	..
Salem,	1	..	6	7	21 78	19 13	..	7	1	..	3	2	1	..
Sprague,	2	1	6	6	53 33	36 00	..	..	..	..	8	2	3	..
Stonington,	6	6	24	26	63 46	40 30	..	..	..	2	28	4	4	..
Voluntown,	2	1	7	8	45 66	24 53	..	1	1	6	4	4	1	..
Waterford,	3	3	10	10	37 33	31 50	..	..	..	2	9	3	2	..
21 Towns,	92	46	287	323	$50 82	$33 57	3	38	21	70	284	56	38	4

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Bridgeport,	7	4	120	119	$167 50	$50 25	..	..	..	..	116	8	6	..
Danbury,	4	4	53	53	100 00	40 42	..	..	..	..	57	2	4	..
Bethel,	1	1	13	13	80 00	35 85	..	..	..	..	11	2	2	..
Brookfield,	4	2	4	7	33 37	28 56	..	..	..	2	1	4	..	..
Darien,	3	3	3	3	58 33	48 33	..	..	..	..	4	..	..	..
Easton,	..	..	8	8	.....	23 24	..	..	..	8	8	1	.	..
Fairfield,	6	6	11	11	58 63	38 27	..	1	..	..	18	..	1	1
Greenwich,	5	5	25	25	62 00	37 50	..	..	..	..	30	1	4	..
Huntington,	2	2	20	20	78 33	31 23	..	..	..	..	21	3	..	..
Monroe,	..	..	7	7	.....	28 00	..	..	..	..	6	1	..	..
New Canaan,	2	2	13	13	65 00	28 03	..	1	..	3	13	1	3	..
New Fairfield,	..	..	4	7	. ....	27 90	..	..	..	2	14	3	1	..
Newtown,	3	3	23	21	35 33	28 15	..	1	..	3	23	2	6	1
Norwalk,	7	7	47	47	103 57	45 56	..	..	..	..	53	..	14	..
Redding,	1	1	7	7	25 00	25 49	..	..	1	4	8	..	2	..
Ridgefield,	..	..	14	14	....	31 60	..	..	..	3	14	1	4	..
Sherman,	..	..	5	6	.....	25 66	..	..	..	3	5	1	1	..
Stamford.	6	7	45	47	103 07	44 19	..	..	..	..	50	7	9	..
Stratford,	3	3	19	19	111 66	36 26	..	..	..	..	22	..	4	..
Trumbull,	2	2	4	4	41 50	31 00	..	..	.	..	6	1	..	..
Weston,	2	1	3	4	23 00	20 28	1	4	2	1	2	..	..	..
Westport,	3	3	10	8	40 00	34 44	..	..	..	2	10	1	1	..
Wilton,	2	2	7	7	37 50	26 87	..	..	..	2	9	..	..	..
23 Towns.	63	58	465	470	$79 31	$40 07	1	7	3	33	501	39	62	2

WINDHAM COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Brooklyn,	1	1	12	12	$100 00	$33 34	..	..	..	2	10	1	..	..
Ashford,	3	1	5	9	22 00	18 85	1	9	2	1	4	1	1	..
Canterbury,	1	..	9	8	24 00	23 10	..	2	1	7	11	5	..	..
Chaplin,	..	..	4	4	.....	26 46	..	..	..	2	4	2	..	..
Eastford,	..	..	3	7	.....	20 60	..	5	..	2	5	1	..	..
Hampton,	..	1	7	7	24 00	20 78	..	3	3	4	4	4	..	..
Killingly,	9	9	22	23	57 06	36 60	..	..	..	..	29	6	..	..
Plainfield,	6	4	14	16	45 80	30 99	1	..	..	2	13	5	..	..
Pomfret,	3	1	5	7	31 75	24 81	..	1	..	3	6	2	..	..
Putnam,	5	5	11	11	70 22	38 42	..	..	..	..	14	1	..	..
Scotland,	..	..	4	3	.....	25 44	..	..	..	2	3	2	..	1
Sterling,	4	..	5	9	30 96	21 76	..	3	1	5	1	1	1	..
Thompson,	8	8	8	10	40 96	37 39	..	..	..	..	18	1	1	..
Windham,	5	5	26	26	78 23	43 35	..	..	..	..	26	..	6	..
Woodstock,	9	4	7	10	32 02	25 12	..	4	..	2	11	6	1	..
15 Towns.	54	39	142	162	$49 76	$31 98	2	27	7	32	159	38	10	1

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Litchfield,	3	1	15	20	$28 00	$29 00	..	..	..	..	10	4	4	..
Barkhamsted,	..	..	4	10	.....	22 02	..	6	..	4	4	3	2	..
Bethlehem,	1	..	5	4	32 00	21 77	..	2	..	2	3	2	..	..
Bridgewater,	2	1	4	5	36 66	24 25	..	1	..	3	1	..	..	..
Canaan,	..	..	7	9	.....	21 49	..	3	..	6	8	1	1	..
Colebrook,	5	2	6	9	27 48	24 22	..	1	1	4	8	3	1	..
Cornwall,	3	1	10	12	27 62	24 49	..	3	1	8	19	..	..	..
Goshen,	4	2	7	9	24 44	20 25	2	8	1	2	4	4	..	..
Harwinton,	4	..	7	10	31 00	22 50	..	..	..	10	6	..	..	..
Kent,	7	4	6	9	28 29	22 37	..	4	..	4	8	1	1	..
Morris,	1	..	3	4	28 00	24 43	..	..	..	2	1	1	2	..
New Hartford,	4	3	11	12	57 68	27 44	..	..	..	2	13	5	..	..
New Milford,	9	1	12	20	43 40	28 51	..	..	..	5	4	..	1	..
Norfolk,	..	..	6	11	.....	29 64	..	1	..	6	9	4	..	..
North Canaan,	2	1	7	7	64 34	26 38	..	..	..	2	8	1	1	..
Plymouth,	3	2	12	13	78 37	34 74	..	..	..		13	5	4	..
Roxbury,	2	1	5	6	31 63	26 36	..	1	..	3	2	4	..	..
Salisbury,	2	2	17	17	32 00	32 58	..	..	..	..	16	3	..	..
Sharon,	4	1	14	17	30 34	25 24	1	6	..	4	11	4	..	1
Thomaston,	1	1	14	15	122 22	37 57	..	..	..	..	12	3	3	..
Torrington,	1	1	20	19	155 00	38 25	..	..	..	..	20	..	7	..
Warren,	3	..	2	6	23 66	20 87	1	3	..	3	1	2	..	..
Washington,	1	1	10	10	36 00	26 70	..	..	..	7	9	..	..	..
Watertown,	2	1	10	10	59 33	32 61	..	..	..	1	7	4	2	..
Winchester,	3	3	17	17	93 33	44 31	..	..	..	..	15	3	6	..
Woodbury,	5	..	9	14	30 38	26 16	..	..	..	7	8	1	..	..
26 Towns.	72	29	240	295	$45 26	$29 35	4	39	3	85	220	58	35	1

MIDDLESEX COUNTY.

TOWNS.	Male,		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Middletown,	2	1	20	20	$34 88	$32 72	..	1	..	..	18	2	8	..
" City,	3	3	21	21	135 00	45 00	..	..	..	..	22	..	4	..
" Industrial School,	..	..	5	5	.....	33 40	..	..	..	..	2	..	1	..
" complete,	5	4	46	46	$101 62	$38 39	..	1	..	..	42	2	13	..
Haddam,	2	1	13	14	28 16	25 60	..	..	..	6	12	3	..	..
Chatham,	1	1	11	13	62 44	26 00	..	2	..	3	12	2	..	..
Chester,	1	2	4	3	40 29	33 14	..	..	..	..	4	2	1	..
Clinton,	..	..	3	3	.....	30 00	..	..	..	..	3	..	..	..
Cromwell,	..	..	8	8	.....	35 41	..	..	..	..	7	1	1	..
Durham,	..	..	6	5	.....	24 06	..	..	..	5	5	..	..	..
East Haddam,	3	1	15	17	28 50	27 29	..	..	..	10	15	2	3	..
Essex,	3	3	4	4	54 38	37 00	..	..	..	..	5	..	..	1
Killingworth,	1	1	6	7	25 00	21 08	..	3	1	4	7	2	..	..
Middlefield,	..	..	5	5	.....	32 40	..	..	..	..	5	1	..	..
Old Saybrook,	1	..	3	4	36 00	36 00	..	..	..	..	2	2	1	..
Portland,	3	3	12	12	91 33	40 27	..	..	..	..	15	..	6	..
Saybrook,	1	1	5	5	75 00	32 80	..	..	..	..	4	2	1	..
Westbrook,	1	..	4	5	26 00	25 02	..	..	..	3	5	1	..	..
15 Towns.	22	17	145	151	$63 98	$32 53	..	6	1	31	143	20	26	1

TOLLAND COUNTY.

TOWNS.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Tolland,	2	2	7	8	$26 15	$23 44	..	..	1	9	6	6	..	..
Andover,	..	..	2	1	.....	36 66	..	..	..	1	1	1	3	..
Bolton,	1	..	4	4	28 00	25 28	..	..	..	1	4	3	3	..
Columbia,	3	1	5	7	24 00	22 36	..	1	3	7	1	1	..	..
Coventry,	4	2	8	10	38 76	26 71	..	..	..	3	10	1	1	..
Ellington,	..	..	9	9	.....	30 88	..	..	..	..	9	1	9	..
Hebron,	3	..	6	9	27 43	24 65	..	..	..	5	6	1	1	..
Mansfield,	4	2	7	12	29 33	25 68	..	..	..	4	8	1	2	..
Somers,	2	1	10	11	32 66	29 04	..	1	..	1	4	2	2	..
Stafford,	5	3	15	20	51 75	33 82	..	1	..	7	18	4	3	..
Union,	1	..	3	4	24 00	22 78	..	1	1	3	2	1	..	..
Vernon,	3	3	31	31	74 33	45 35	..	..	..	..	33	8	8	..
Willington,	..	..	6	6	.....	23 36	..	1	..	5	5	..	..	..
13 Towns.	28	14	113	132	$40 51	$32 13	..	5	5	45	107	30	32	..

SUMMARY BY COUNTIES.

COUNTIES.	Male.		Female.		Average Wages per month.		No. of teachers whose average wages was $20 or less per mo.		No. of teachers whose av. wages was from $20 to $25 per month.		Continuously employed.	Beginners.	Attended Normal School.	No. of Teachers' Meetings.
	Winter.	Summer.	Winter.	Summer.	Male.	Female.	Male.	Female.	Male.	Female.				
Hartford,	77	71	521	525	$99 33	$42 61	1	6	3	31	568	61	184	3
New Haven,	60	57	718	727	126 47	46 70	..	3	..	36	737	76	102	1
New London,	92	46	287	323	50 82	33 57	3	38	21	70	284	56	38	4
Fairfield,	63	58	465	470	79 31	40 07	1	7	3	33	501	39	62	2
Windham,	54	39	142	162	49 76	31 98	2	27	7	32	159	38	10	1
Litchfield,	72	29	240	295	45 26	29 35	4	39	3	85	220	58	35	1
Middlesex,	22	17	145	151	63 98	32 53	..	6	1	31	143	20	26	1
Tolland,	28	14	113	132	40 51	32 13	..	5	5	45	107	30	32	..
The State.	468	331	2,631	2,785	$74 47	$39 31	11	131	43	363	2,719	378	489	13

SCHOOLS, SCHOOL HOUSES, AND LIBRARIES.

HARTFORD COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
Hartford,	10	18	148	7,298	3	1	1	..	11	..	1	189.67	3
Avon,	7	7	7	268	..	..	..	..	..	1	..	154.85	..
Berlin,	9	10	11	562	2	..	..	..	..	..	..	178 00	..
Bloomfield,	9	9	10	340	1	..	..	..	..	2	..	154.70	..
Bristol,	12	12	26	1,331	3	..	2	..	1	1	1	195.86	..
Burlington,	9	9	9	314	..	..	..	..	.	1	..	175.77	..
Canton,	8	8	12	615	..	..	..	1	..	..	..	179.25	..
East Granby,	6	6	6	172	..	..	..	..	..	1	..	150.83	..
East Hartford,	10	11	19	878	5	..	1	..	..	..	1	180.00	..
East Windsor,	11	11	18	756	..	1	..	..	1	1	..	180.00	..
Enfield,	13	13	29	1,204	2	..	1	..	1	..	..	178.44	..
Farmington,	7	9	18	755	..	1	..	..	1	..	..	185.44	1
Glastonbury,	18	18	20	688	2	..	..	..	..	1	..	180.00	..
Granby,	10	10	11	356	1	..	..	..	..	3	..	140.00	..
Hartland,	9	9	9	212	..	..	..	..	..	6	..	117.66	..
Manchester,	9	9	27	1,377	3	..	..	..	..	..	..	190.00	..
Marlborough,	4	4	4	120	..	..	..	..	..	2	..	136.25	..
New Britain,	1	16	40	3,000	2	1	3	1	1	..	1	190.00	2
Newington,	4	4	5	202	1	..	..	..	..	..	..	158.00	..
Plainville,	1	1	6	360	..	..	..	..	1	..	..	180.00	..
Rocky Hill,	4	5	5	216	..	..	..	..	..	.	1	157.40	..
Simsbury,	12	12	13	528	1	..	..	..	..	1	..	180.00	..
Southington,	11	13	28	1,314	1	2	..	1	1	..	1	180.00	..
South Windsor,	10	11	14	476	3	..	..	..	..	..	..	180.00	..
Suffield,	11	11	16	618	5	..	..	..	..	..	..	180.00	..
West Hartford,	1	10	13	410	3	..	.	..	..	..	1	184.38	..
Wethersfield,	6	7	8	330	1	..	..	..	..	..	1	188.87	..
Windsor,	10	11	14	708	1	1	..	..	..	..	1	180.14	..
Windsor Locks,	1	1	8	417	..	..	..	..	1	..	..	195.00	..
29 Towns.	233	275	554	25,825	40	7	8	3	19	20	9	181 34	6

HARTFORD COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Hartford,	18	..	..	... ...	$1,113,500 00	8	4,998	7	$385 00	1
Avon,	7	1	..	.....	5,800 00	..	....	.	.....	1
Berlin,	10	1	..	.....	12,700 00	3	450	4	25 00	1
Bloomfield,	9	..	..	.....	6,900 00	2	....	1	10 00	..
Bristol,	12	1	..	.....	48,900 00	12	1,200	12	105 00	1
Burlington,	9	2	..	.....	5,400 00	1	17	1	10 00	..
Canton,	8	2	..	.....	10,800 00	1	350	1	20 00	..
East Granby,	6	2	..	.....	2,000 00	..	....	..	.....	..
East Hartford,	13	..	1	$2,500 00	25,350 00	6	300	11	95 00	1
East Windsor,	11	..	..	.....	23,800 00	..	....	1	15 00	1
Enfield,	16	..	..	.....	50,700 00	3	1,300	13	100 00	..
Farmington,	9	..	..	.....	37,950 00	2	514	3	40 00	2
Glastonbury,	18	4	1	1,500 00	15,250 00	10	278	11	55 00	..
Granby,	10	..	..	.....	6,500 00	..	....	..	.....	..
Hartland,	9	2	.	.....	2,855 00	1	36	..	.....	..
Manchester,	9	..	..	.....	62,250 00	9	560	7	80 00	1
Marlborough,	4	..	..	.....	2,100 00	..	....	..	.....	..
New Britain,	10	..	..	....	255,000 00	5	700	..	.....	1
Newington,	5	1	..	.....	4,850 00	4	170	..	.....	..
Plainville,	1	..	..	.....	10,900 00	1	25	..	.....	1
Rocky Hill,	4	..	..	.....	2,900 00	..	....	1	10 00	..
Simsbury,	12	..	.	.....	15,800 00	1	50	2	10 00	1
Southington,	12	..	..	.....	65,800 00	2	800	5	50 00	..
South Windsor,	11	..	..	.....	11,000 00	6	1,000	9	55 00	..
Suffield,	11	..	..	.....	16,700 00	7	650	2	20 00	1
West Hartford,	8	..	..	.....	30,000 00	9	450	1	45 00	1
Wethersfield,	7	..	..	.....	8,400 00	1	275	2	10 00	1
Windsor,	10	1	..	.....	24,000 00	3	280	7	40 00	1
Windsor Locks,	2	..	..	.....	35,000 00	1	500	..	.....	..
29 Towns.	271	17	2	$4,000 00	$1,913,105 00	98	14,903	101	$1,1 0 00	16

NEW HAVEN COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
New Haven City,	1	39	254	12,462	2	4	9	1	17	..	1	200.00	11
" Westville,	1	1	6	330	..	..	..	..	1	..	..	200.00	..
" South,	1	1	1	45	..	..	..	..	..	..	..	176.00	..
" complete,	3	41	261	12,837	2	4	9	1	18	..	1	199.90	11
Ansonia,	3	5	29	1,720	..	..	..	..	4	..	..	200.00	..
Beacon Falls,	3	3	3	84	..	..	..	..	..	..	.	147.00	..
Bethany,	5	5	5	128	..	..	..	..	..	1	..	138.20	..
Branford,	1	9	16	760	2	..	..	..	1	..	1	190.00	..
Cheshire,	12	12	13	404	1	..	..	..	..	2	..	180.00	..
Derby,	4	4	19	1,046	..	..	1	1	1	..	.	199.42	..
East Haven,	2	3	3	122	1	..	..	..	..	..	..	190.00	..
Guilford,	10	14	16	550	..	..	1	..	..	3	..	170.93	..
Hamden,	13	13	17	610	4	..	..	..	..	1	..	190.00	..
Madison,	12	13	13	396	..	..	..	..	..	3	1	155.76	..
Meriden,	12	16	75	3,538	1	1	2	..	8	..	1	200.00	2
Middlebury,	6	4	4	142	..	..	..	..	.	..	..	180.00	..
Milford,	1	5	10	439	..	..	..	..	1	..	..	180.00	..
Naugatuck,	6	6	20	919	1	..	1	..	1	.	..	197.00	..
North Branford,	7	6	6	186	..	..	..	..	..	1	..	163.83	..
North Haven,	8	7	9	336	2	..	..	..	..	..	..	170.88	..
Orange,	8	8	19	835	1	..	..	..	1	2	1	185.78	..
Oxford,	13	11	11	384	..	..	..	..	..	2	..	130.00	..
Prospect,	1	3	3	72	..	..	..	..	..	..	..	170.00	..
Seymour,	1	5	12	643	..	..	..	..	1	..	1	192.50	..
Southbury,	9	8	8	293	..	..	..	..	..	..	..	164.50	..
Wallingford,	9	9	27	1,283	..	1	..	..	2	1	..	182.22	..
Waterbury,	9	9	12	548	1	1	..	..	..	.	..	175.75	..
" Center,	1	15	72	4,320	2	2	3	1	6	..	1	197 00	7
" complete,	10	24	84	4,868	3	3	3	1	6	..	1	193 96	7
Wolcott,	1	6	6	174	..	..	..	..	..	..	..	180.00	..
Woodbridge,	6	6	6	215	.	..	..	..	..	1	..	176.33	..
26 Towns.	166	246	695	32,984	18	9	17	3	44	17	7	191.74	20

NEW HAVEN COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. of Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
New Haven City,	39	3	1	$50,000 00	$849,018 50	11	12,000	1	$1,435 00	1
" Westville,	1	..	..	.....	20,000 00	1	600	1	20 00	..
" South,	1	..	..	.....	4,000 00	..	....	..	.....	.
" complete,	41	3	1	$50,000 00	$873,018 50	12	12,600	2	$1,455 00	1
Ansonia,	5	..	..	.....	77,000 00	2	1,050	2	90 00	..
Beacon Falls,	3	..	..	.....	3,800 00	..	....	1	5 00	..
Bethany,	5	..	..	.....	2,050 00	2	....	5	30 00	..
Branford,	9	..	..	.....	20,900 00	1	560	1	40 00	..
Cheshire,	12	..	1	650 00	9,600 00	5	200	12	65 00	..
Derby,	4	..	..	.....	54,500 00	3	1,000	3	70 00	..
East Haven,	3	1	..	.....	2,100 00	2	79	..	.....	..
Guilford,	13	..	..	.....	13,500 00	2	500	2	15 00	1
Hamden,	13	1	..	.....	12,600 00	13	500	13	65 00	..
Madison,	12	2	..	.....	5,850 00	..	....	2	15 00	1
Meriden,	18	..	..	.....	337,390 25	7	2,000	5	160 00	..
Middlebury,	4	..	..	.....	1,700 00	1	13	..	.....	1
Milford,	5	..	..	.....	20,000 00	..	....	..	.....	1
Naugatuck,	9	1	1	10,000 00	13,850 00	2	625	1	15 00	1
North Branford,	6	2	..	.....	4,000 00	..	....	2	15 00	..
North Haven,	7	1	.	.....	6,331 14	7	888	..	.....	1
Orange,	10	1	1	.....	10,650 00	..	....	1	5 00	..
Oxford,	13	7	..	.....	2,200 00	2	40	..	.....	1
Prospect,	3	1	..	.....	650 00	..	....	..	.....	1
Seymour,	7	..	..	.....	54,100 00	1	250	1	40 00	1
Southbury,	9	2	..	.....	3,500 00	..	....	3	20 00	..
Wallingford,	12	1	..	.....	64,100 00	9	400	3	105 00	1
Waterbury,	9	1	..	.....	13,350 00	5	311	5	30 00	1
" Center,	15	..	..	.....	370,000 00	1	500	1	245 00	..
" complete,	24	1	..	.....	$383,350 00	6	811	6	$275 00	1
Wolcott,	6	..	..	.....	2,150 00	.	....	.	.....	..
Woodbridge,	6	1	..	.....	4,050 00	6	728	6	30 00	..
26 Towns.	259	25	4	$60,650 00	$1,982,939 89	83	22,244	72	$2,515 00	12

NEW LONDON COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
New London,	1	7	42	2,280	..	1	..	2	4	..	1	188.00	..
Norwich Town,	1	1	5	300	..	1	..	..	..	..	..	200.00	..
" Central,	1	6	25	1,215	1	3	1	..	1	..	..	200.00	..
" West Chelsea,	1	4	15	831	..	..	2	..	1	..	..	200.00	..
" other Districts,	9	9	36	1,886	3	..	..	1	2	..	..	189.02	..
" complete,	12	20	81	4,232	4	4	3	1	4	..	..	195.12	..
Bozrah,	7	7	7	221	..	..	..	..	..	..	..	152.85	..
Colchester,	12	13	17	635	..	1	1	..	..	1	..	174.11	..
East Lyme,	9	9	12	514	1	1	..	..	..	1	..	152.50	..
Franklin,	7	7	7	216	..	..	..	..	..	1	..	137 42	..
Griswold,	14	14	17	638	..	..	..	..	1	6	..	150.29	..
Groton,	11	11	23	1,090	2	1	..	2	.	..	..	177.08	..
Lebanon,	16	16	16	588	..	..	..	..	..	2	..	151.87	..
Ledyard,	14	13	13	478	..	..	..	..	..	3	..	130.15	..
Lisbon,	6	6	6	102	..	..	..	..	..	2	..	125 00	..
Lyme,	7	7	7	280	..	..	..	..	..	1	..	149.71	..
Montville,	12	12	14	657	2	..	..	..	..	2	..	153.85	..
North Stonington,	15	15	15	568	..	..	..	..	..	3	..	128.00	..
Old Lyme,	8	8	8	299	..	..	..	..	..	3	..	140.12	..
Preston,	12	12	17	681	2	..	1	..	..	2	..	156.47	..
Salem,	7	7	7	183	..	..	..	..	..	4	..	124.28	..
Sprague,	5	5	8	385	1	1	..	..	..	..	..	170.00	..
Stonington,	16	15	30	1,445	..	2	1	2	..	2	..	169.83	..
Voluntown,	8	8	9	384	1	..	..	..	..	5	.	133.33	..
Waterford,	11	11	13	595	2	..	..	..	..	1	..	152.30	..
21 Towns.	210	223	369	16,471	15	11	6	7	9	39	1	166.47	..

NEW LONDON COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
New London,	9	..	..	.....	$70,700 00	7	3,825	1	$125 00	1
Norwich Town,	3	1	..	.....	2,500 00	1	16	1	15 00	..
" Central,	6	..	..	.....	167,000 00	1	387	1	55 00	1
" West Chelsea,	4	..	..	.....	60,000 00	1	....	1	35 00	..
" other Districts,	11	..	..	.....	90,900 00	3	....	2	55 00	..
" complete,	24	1	..	.....	$320,400 00	6	403	5	$160 00	
Bozrah,	7	..	..	.....	5,700 00	..	....	1	5 00	..
Colchester,	11	4	..	.....	4,250 00	9	580	8	60 00	1
East Lyme,	9	..	.	.....	11,600 00	1	218	..	.....	..
Franklin,	7	1	..	.....	3,625 00	..	...	..	.....	1
Griswold,	12	3	.	.....	14,450 00	9	....	3	35 00	2
Groton,	12	..	..	.....	22,550 00	6	30	3	35 00	1
Lebanon,	16	2	..	.....	8,650 00	7	50	4	20 00	..
Ledyard,	12	2	..	.....	3,900 00	..	....	.	.....	1
Lisbon,	4	..	.	.....	1,750 00	..	....	..	.....	..
Lyme,	7	..	..	.....	2,750 00	..	....	..	.....	..
Montville,	13	..	..	.....	11,100 00	2	200	4	40 00	1
North Stonington,	15	1	..	.....	9,200 00	..	....	1	5 00	..
Old Lyme,	8	2	..	.....	1,850 00	..	....	..	.....	1
Preston,	12	1	..	.....	12,300 00	..	....	1	5 00	..
Salem,	7	2	..	.....	4,200 00	2	4	1	10 00	..
Sprague,	5	1	..	.....	7,900 00	2	300	3	30 00	..
Stonington,	17	..	1	$35,000 00	36,050 00	5	400	4	70 00	1
Voluntown,	8	..	..	.....	5,200 00	1	17	1	10 00	..
Waterford,	11	..	..	.....	12,000 00	..	....	2	10 00	..
21 Towns.	226	20	1	$35,000 00	$570,125 00	57	6,027	42	$620 00	11

FAIRFIELD COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
Bridgeport,	1	18	112	6,430	3	2	..	2	10	..	1	205.00	2
Danbury,	13	17	53	2,504	2	..	1	1	4	..	1	198.35	..
Bethel,	1	7	13	694	..	3	..	..	..	..	1	200.00	..
Brookfield,	8	8	8	270	..	..	..	..	..	1	..	172.50	..
Darien,	4	4	6	350	2	..	..	..	..	..	..	203.00	..
Easton,	8	8	8	240	..	..	..	..	..	2	..	180.00	..
Fairfield,	1	14	18	765	4	..	..	..	..	1	..	210.00	..
Greenwich,	20	20	30	1,826	6	..	..	1	..	2	..	199.50	..
Huntington,	12	12	20	758	..	..	..	..	1	3	..	189.00	..
Monroe,	7	7	7	198	..	..	..	..	..	..	..	179.28	..
New Canaan,	11	11	14	510	..	..	..	1	..	..	..	200.00	..
New Fairfield,	7	7	7	208	..	..	..	..	..	3	..	161.71	..
Newtown,	21	21	24	992	1	1	..	..	..	3	..	190.41	..
Norwalk,	11	12	50	2,500	2	..	..	..	5	..	..	200.16	..
Redding,	10	8	8	249	..	..	..	..	..	..	..	178.37	..
Ridgefield,	13	13	14	528	1	..	..	..	..	2	..	178.57	..
Sherman,	6	6	6	160	..	..	..	..	..	3	..	150.83	..
Stamford,	1	18	46	1,750	1	1	..	1	3	1	1	195.29	..
Stratford,	5	5	21	1,002	..	..	1	..	2	..	..	200.00	..
Trumbull,	6	6	6	230	.	..	..	..	..	..	..	197.00	..
Weston,	5	5	5	225	..	..	..	..	..	1	..	176.00	..
Westport,	10	10	13	546	3	..	..	..	..	..	..	200.00	..
Wilton,	9	9	9	460	..	..	..	..	..	2	..	179.44	..
23 Towns.	190	246	498	23,395	25	7	2	6	25	24	4	196.43	2

FAIRFIELD COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	Number Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Bridgeport,	18	..	1	$60,000 00	$338,000 00	..	....	1	$350 00	1
Danbury,	18	3	..	.....	125,425 00	3	400	2	10 00	1
Bethel,	7	1	..	.....	22,500 00	..	....	..	.....	..
Brookfield,	8	2	..	.....	4,150 00	..	....	1	5 00	..
Darien,	4	..	..	.....	8,200 00	..	....	3	15 00	..
Easton,	8	1	..	.....	2,700 00	..	....	.	.....	..
Fairfield,	14	3	..	.....	30,600 00	4	500	2	65 00	..
Greenwich,	20	1	..	.....	41,800 00	4	231	2	15 00	1
Huntington,	12	3	..	.....	39,300 00	..	....	3	45 00	..
Monroe,	7	1	..	.....	2,500 00	1	8	..	....	..
New Canaan,	11	..	..	.....	9,550 00	..	....	..	.....	1
New Fairfield,	7	3	..	.....	1,550 00	..	....	2	15 00	..
Newtown,	21	..	.	.....	12,315 00	3	70	..	.....	1
Norwalk,	12	1	..	.....	87,500 00	3	1,050	4	130 00	1
Redding,	9	..	..	.....	3,150 00	2	80	..	.....	..
Ridgefield,	13	1	..	.....	8,500 00	..	....	3	20 00	1
Sherman,	6	1	..	.....	950 00	..	....	..	.....	..
Stamford,	20	..	1	20,000.00	175,000 00	..	....	1	110 00	1
Stratford,	5	..	..	.....	49,400 00	2	200	4	75 00	1
Trumbull,	6	..	..	.....	3,450 00	4	50	2	10 00	..
Weston,	5	..	..	.....	1,500 00	..	....	..	.....	..
Westport,	10	..	..	.....	9,375 00	1	50	..	.....	1
Wilton,	8	..	..	.....	5,500 00	1	46	1	20 00	..
23 Towns.	249	21	2	$80,000 00	$982,915 00	28	2,685	31	$875 00	10

WINDHAM COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
Brooklyn,	9	9	13	548	..	1	..	1	..	2	..	170.38	..
Ashford,	10	10	10	300	..	..	..	..	..	1	.	123.00	..
Canterbury,	11	11	11	404	..	..	..	..	..	2	..	115.63	..
Chaplin,	4	4	4	144	..	..	..	..	..	..	..	146.75	..
Eastford,	8	8	7	252	..	..	..	..	..	..	..	128.57	..
Hampton,	7	7	7	202	..	..	..	..	..	..	..	140.14	..
Killingly,	15	15	32	1,452	4	2	..	..	1	3	..	179.68	..
Plainfield,	11	11	20	971	1	..	1	..	1	2	..	176.50	..
Pomfret,	8	8	8	370	..	..	..	.	..	1	..	154.37	..
Putnam,	6	7	16	671	1	1	..	..	1	..	1	176.25	..
Scotland,	5	4	4	132	..	..	..	..	..	..	..	150.00	..
Sterling,	9	9	9	264	..	..	..	..	..	3	..	131.11	..
Thompson,	13	13	18	784	3	1	..	..	..	..	..	160.00	1
Windham,	11	12	31	1,336	2	1	..	..	2	..	1	185.96	..
Woodstock,	16	16	16	624	..	..	..	..	..	1	..	144.68	..
15 Towns.	143	144	206	8,454	11	6	1	1	5	15	2	161.45	1

WINDHAM COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Brooklyn,	9	..	..	.....	$20,300 00	2	115	2	$25 00	..
Ashford,	10	2	..	.....	6,800 00	..	....	1	10 00	1
Canterbury,	11	..	.	.....	3,400 00	..	....	..	.....	..
Chaplin,	4	..	..	.....	3,600 00	2	53	..	.....	..
Eastford,	7	2	..	.....	1,850 00	..	....	..	.....	..
Hampton,	7	..	..	.....	3,600 00	..	....	1	10 00	1
Killingly,	15	3	..	.....	55,000 00	5	100	6	55 00	1
Plainfield,	11	1	..	.....	27,850 00	..	...	2	15 00	1
Pomfret,	8	1	..	.....	5,200 00	..	....	..	.....	2
Putnam,	8	..	..	.....	48,300 00	3	900	1	5 00	1
Scotland,	4	1	..	.....	1,250 00	1	2	1	5 00	..
Sterling,	9	..	..	.....	2.450 00	..	....	..	.....	..
Thompson,	13	..	..	.....	23,500 00	13	200	2	10 00	1
Windham,	13	1	..	.....	37,350 00	4	1,275	8	80 00	2
Woodstock,	16	..	..	.....	11,700 00	7	....	..	.....	..
15 Towns.	145	11	..	.....	$252,150 00	37	2,645	24	$215 00	10

LITCHFIELD COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.						High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.	Schools averaging 8 or less.			
Litchfield,	1	19	22	704	1	..	1	..	..	1	..	180 00	..
Barkhamsted,	11	11	12	324	1	..	..	..	..	3	..	125.00	..
Bethlehem,	7	5	5	128	..	..	..	..	..	2	..	145.00	..
Bridgewater,	5	5	5	188	1	..	..	.	..	2	..	167.40	..
Canaan,	9	9	9	187	..	..	..	..	..	3	..	162.22	..
Colebrook,	10	10	11	374	1	.	..	..	..	2	..	152.72	..
Cornwall,	15	15	15	399	..	..	..	..	..	1	..	157.00	..
Goshen,	11	11	11	241	..	..	..	..	..	6	..	159.81	..
Harwinton,	12	11	11	328	..	..	..	..	..	1	..	136 81	..
Kent,	13	13	15	455	..	..	..	..	..	4	..	173.13	..
Morris,	6	4	4	184	..	..	..	..	..	..	..	160.50	..
New Hartford,	9	9	15	639	1	1	1	..	..	..	..	180.00	..
New Milford,	18	18	21	756	..	..	1	..	..	2	..	187.47	..
Norfolk,	12	10	12	344	..	1	..	..	..	3	..	148.50	..
North Canaan,	5	5	9	327	1	..	1	.	..	1	..	175.22	..
Plymouth,	8	8	15	557	..	..	1	1	..	1	..	179.66	..
Roxbury,	7	7	7	209	..	..	..	..	..	1	..	149.28	..
Salisbury,	13	13	19	853	4	1	..	..	..	2	..	197.42	..
Sharon,	17	17	18	514	1	..	..	..	..	5	..	175.55	..
Thomaston,	1	4	13	625	1	..	..	..	1	..	1	180.00	..
Torrington,	1	9	20	970	1	..	..	..	1	..	1	200.00	..
Warren,	7	6	6	174	..	..	..	..	..	1	..	142.16	..
Washington,	12	12	12	376	..	..	..	..	..	2	..	157.75	..
Watertown,	9	9	12	408	..	..	1	..	..	1	..	169.16	..
Winchester,	8	8	19	878	..	..	..	1	1	2	..	185.63	1
Woodbury,	14	14	15	428	1	..	..	..	..	2	..	152.33	..
26 Towns.	241	262	333	11,570	14	3	6	2	3	48	2	169.95	1

LITCHFIELD COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	Number Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Litchfield,	19	3	..	.....	$26,986 51	2	1,000	..	.....	1
Barkhamsted,	11	..	..	.....	4,350 00	..	....	..	.....	..
Bethlehem,	5	..	..	.....	2,100 00	..	....	..	.....	1
Bridgewater,	5	1	..	.....	1,500 00	1	70	..	.....	..
Canaan,	9	1	..	.....	2,600 00	..	....	3	$20 00	..
Colebrook,	10	..	..	.....	8,100 00	..	....	..	.....	..
Cornwall,	14	..	..	.....	7,000 00	..	....	..	.....	1
Goshen,	11	3	..	.....	3,075 00	..	....	..	.....	..
Harwinton,	11	1	..	.....	4,375 00	..	....	..	.....	..
Kent,	13	..	..	.....	5,800 00	2	50	..	.....	..
Morris,	4	1	..	.....	1,900 00	3	541	..	.....	1
New Hartford,	9	..	..	.....	12,700 00	1	224	1	20 00	1
New Milford,	18	1	..	.....	16,000 00	4	700	2	25 00	1
Norfolk,	12	1	..	.....	11,800 00	..	....	1	10 00	1
North Canaan,	5	..	..	.....	7,200 00	2	75	1	5 00	1
Plymouth,	9	1	..	.....	9,900 00	5	285	3	30 00	2
Roxbury,	7	..	..	.....	2,000 00	..	....	..	.....	1
Salisbury,	13	4	..	.....	11,050 00	1	161	2	10 00	2
Sharon,	17	..	..	.....	6,550 00	1	15	1	10 00	..
Thomaston,	7	..	..	.....	22,000 00	1	100	1	45 00	1
Torrington,	9	2	1	$4,000 00	31,150 00	1	150	1	55 00	1
Warren,	6	2	..	.....	4,000 00	..	....	..	.....	..
Washington,	12	..	..	.....	6,800 00	..	....	..	.....	1
Watertown,	9	..	..	.....	13,100 00	..	....	2	15 00	1
Winchester,	8	..	..	.....	30,350 00	4	630	3	45 00	1
Woodbury,	14	1	..	.....	8,750 00	..	....	..	.....	1
26 Towns.	267	22	1	$4,000 00	$261,136 51	28	4,001	21	$290 00	19

MIDDLESEX COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments				
Middletown,	17	17	22	916	2	..	1	..	..	2	..	176.13	..
" City,	1	4	24	1,050	..	..	..	..	3	..	1	191.00	..
" Indust'l School,	1	1	5	228	..	..	..	1	..	..	..	263.00	..
" complete,	19	22	51	2,194	2	..	1	1	3	2	1	191.64	..
Haddam,	12	12	15	584	1	1	..	..	..	3	..	163.53	..
Chatham,	11	11	14	514	1	1	..	..	..	1	..	169.21	..
Chester,	4	4	5	242	1	..	..	..	..	..	..	180.00	..
Clinton,	1	3	3	74		..	..	..	..	1	..	190.00	..
Cromwell,	5	6	8	382	2	..	..	..	..	..	1	180.00	..
Durham,	6	6	6	183	..	..	..	..	..	1	..	165.00	..
East Haddam,	17	17	18	810	1	..	..	..	..	1	..	161.88	..
Essex,	1	7	8	260	2	..	..	..	..	..	..	190.00	..
Killingworth,	8	8	8	193	..	..	..	..	..	4	..	138.12	..
Middlefield,	4	4	5	184	1	..	.	..	..	..	..	179.80	..
Old Saybrook,	1	4	4	202	..	..	..	..	..	..	..	185.00	..
Portland,	6	7	14	394	1	1	..	..	1	..	1	199.64	..
Saybrook,	1	2	6	277	..	..	..	1	..	..	..	191.00	..
Westbrook,	7	6	6	230	..	..	..	..	..	1	..	122.50	..
15 Towns.	103	119	171	6,723	12	3	1	2	4	14	3	178.56	..

MIDDLESEX COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Middletown,	17	2	1	$4,500 00	$21,000 00	8	218	1	$5 00	..
" City,	3	..	..	.....	40,000 00	2	650	..	.....	1
" Indus'l School,	..	..	..	.....	.....	1	1,800	1	20 00	..
" complete,	20	2	1	$4,500 00	$61,000 00	11	2,668	2	$25 00	1
Haddam,	12	2	..	.....	8,800 00	..	....	..	.....	1
Chatham,	11	1	..	.....	6,900 00	2	40	1	5 00	..
Chester,	4	..	..	.....	8,600 00	..	....	..	.....	1
Clinton,	3	1	..	.....	2,000 00	2	20	..	.....	1
Cromwell,	5	1	..	.....	5,900 00	1	50	1	5 00	1
Durham,	6	..	..	.....	2,950 00	..	....	..	.....	..
East Haddam,	17	2	..	.....	11,725 00	6	124	1	10 00	1
Essex,	5	..	..	.....	7,400 00	5	200	..	.....	..
Killingworth,	8	1	..	.....	3,000 00	..	...	..	.....	..
Middlefield,	4	..	..	.....	4,500 00	4	690	4	20 00	1
Old Saybrook,	4	..	..	.....	3,400 00	2	112	..	.....	1
Portland,	4	1	..	.....	3,050 00	..	....	4	40 00	1
Saybrook,	2	..	..	.....	11,000 00	1	109	1	15 00	..
Westbrook,	6	1	..	.....	2,500 00	..	....	..	.....	..
15 Towns.	111	12	1	$4,500 00	$142,725 00	34	4,013	14	$120 00	9

TOLLAND COUNTY.

TOWNS.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded School.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments.	3 Departments.	4 Departments.	5 Departments.	6 or more Departments.				
Tolland,	12	10	10	258	..	..	..	..	..	3	.	133.50	..
Andover,	1	3	3	88	..	..	..	..	..	2	..	126.00	..
Bolton,	5	4	4	146	..	..	..	..	..	..	..	157.87	..
Columbia,	8	8	8	257	..	..	..	..	..	1	..	137.25	..
Coventry,	10	10	12	470	..	..	..	..	..	..	..	157.41	..
Ellington,	9	9	9	342	..	..	..	..	..	1	..	177.88	..
Hebron,	9	9	9	264	..	..	..	..	..	..	..	151.11	..
Mansfield,	14	14	14	448	..	..	..	..	..	1	..	142.50	..
Somers,	10	10	12	368	..	1	..	..	..	..	..	162.91	..
Stafford,	16	16	23	886	2	..	..	..	1	5	..	147.39	..
Union,	6	5	5	182	..	..	..	..	..	1	..	136.40	..
Vernon,	9	9	27	1,346	1	..	..	.	2	2	..	178.81	..
Willington,	9	7	7	390	..	..	..	..	..	..	..	137.14	..
13 Towns.	118	114	143	5,445	3	1	..	..	3	16	..	154.56	..

TOLLAND COUNTY.

TOWNS.	School Houses.					Libraries.				
	Number.	No. Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No Schools having.	No. of Books.	No. drawing State money.	Total amount drawn.	No. Public.
Tolland,	10	1	..	.....	$2,900 00	..	....	..	.....	..
Andover,	3	..	..	.... ..	1,500 00	..	....	1	$10 00	1
Bolton,	4	..	..	.....	5,400 00	..	....	.	.....	..
Columbia,	8	..	..	.....	3,900 00	..	....	..	... .	1
Coventry,	10	..	..	.....	10,300 00	4	200	1	10 00	2
Ellington,	9	..	..	.....	8,300 00	4	66	2	10 00	..
Hebron,	9	2	..	.....	3,675 00	1	9	1	5 00	1
Mansfield,	14	2	..	.....	7,300 00	..	....	..	.....	..
Somers,	10	1	1	$756 00	5,056 00	3	22	1	5 00	..
Stafford,	16	3	..	.....	39,225 00	1	471	..	.....	1
Union,	6	2	..	.....	1,725 00	..	....	..	.....	..
Vernon,	11	..	..	.....	77,000 00	2	500	1	35 00	..
Willington,	7	.	..	.....	3,800 00	..	....	..	.....	1
13 Towns.	117	11	1	$756 00	$170,081 00	15	1,268	7	$75 00	7

SUMMARY BY COUNTIES.

COUNTIES.	Districts.	Number of Schools.	Departments.	Number of Sittings.	Graded Schools.					Schools averaging 8 or less.	High Schools.	Average length in days.	Evening Schools.
					2 Departments	3 Departments.	4 Departments.	5 Departments.	6 or more Departments				
Hartford,	233	275	554	25,825	40	7	8	3	19	20	9	181.34	6
New Haven,	166	246	695	32,984	18	9	17	3	44	17	7	191.74	20
New London,	210	223	369	16,471	15	11	6	7	9	39	1	166 47	..
Fairfield,	190	246	498	23,395	25	7	2	6	25	24	4	196.43	2
Windham,	143	144	206	8,454	11	6	1	1	5	15	2	161.45	1
Litchfield,	241	262	333	11,570	14	3	6	2	3	48	2	169.95	1
Middlesex,	103	119	171	6,723	12	3	1	2	4	14	3	178 56	..
Tolland,	118	114	143	5,445	3	1	..	..	3	16	..	154.56	..
The State.	1404	1629	2969	130,867	138	47	41	24	112	193	28	180.32	30

SUMMARY BY COUNTIES.

COUNTIES.	School Houses.					Libraries.				
	Number.	Number Poor.	Built during year.	Cost of New.	Estimated value of sites and buildings.	No. Schools having.	No. of Books.	No drawing State money.	Total amount drawn.	No. Public.
Hartford,	271	17	2	$4,000 00	$1,913,105 00	98	14,903	101	$1,180 00	16
New Haven,	259	25	4	60,650 00	1,982,939 89	83	22,244	72	2,515 00	12
New London,	226	20	1	35,000 00	570,125 00	57	6,027	42	620 00	11
Fairfield,	249	21	2	80,000 00	982,915 00	28	2,685	31	875 00	10
Windham,	145	11	..	.....	252,150 00	37	2,645	24	215 00	10
Litchfield,	267	22	1	4,000 00	261,136 51	28	4,001	21	290 00	19
Middlesex,	111	12	1	4,500 00	142,725 00	34	4,013	14	120 00	9
Tolland,	117	11	1	756 00	170,081 00	15	1,268	7	75 00	7
The State.	1645	139	12	$188,906 00	$6,275,177 40	380	57,786	312	$5,890 00	94

TABLE SHOWING ENUMERATION OF PERSONS BETWEEN 4 AND 16 YEARS OF AGE, BY DISTRICTS, IN JAN. 1889.

HARTFORD COUNTY.

HARTFORD.

Districts.	*Enum. 1889.*
First,	2,353
South,	3,178
Second North,	1,237
West Middle,	1,049
Arsenal,	921
Washington,	472
South West,	50
North East,	497
North West,	185
Gravel Hill,	42
Total, 10 Districts,	9,984

AVON.

1,	12
2,	24
3,	48
4,	27
5,	30
6,	73
7,	19
Total, 7 Districts,	233

BERLIN.

1,	158
2,	120
3,	34
4,	42
5,	50
6,	45
7,	37
8,	46
9,	71
Total, 9 Districts,	603

BLOOMFIELD.

Centre,	55
Farms,	44
North Middle,	21
South Middle,	29
Scotland North,	11
Scotland South,	18
Duncaster,	32
South West,	19
North East,	15
Total, 9 Districts,	244

BRISTOL.

1,	245
2,	175
3,	441
5,	135
6,	65
7,	11
8,	18
9,	20
10,	19
11,	18
12,	24
13,	211
Total, 12 Districts,	1,382

BURLINGTON.

Districts.	*Enum. 1889.*
First,	22
Second,	16
Third,	22
Fourth,	40
Fifth,	22
Sixth,	15
Seventh,	22
Eighth,	20
Ninth,	96
Total, 9 Districts,	275

CANTON.

Collinsville,	321
Suffrage,	40
River,	40
East Hill,	12
Centre,	28
South Centre,	41
North,	26
West,	29
Total, 8 Districts,	537

EAST GRANBY.

1,	43
2,	20
3,	35
4,	11
5,	7
6,	16
Total, 6 Districts,	132

EAST HARTFORD.

1, North,	43
2, Second North,	190
3, Centre,	177
4, Second South,	83
5, Hockanum,	85
6, South Middle,	23
7, South East,	22
8, Burnside,	210
9, Meadow,	112
10, Long Hill,	15
Total, 10 Districts,	960

EAST WINDSOR.

1,	30
2,	11
3,	34
4,	16
5,	201
6,	22
7,	23
8,	280
9,	10
10,	60
11,	39
Total, 11 Districts,	726

ENFIELD.

Districts.	*Enum. 1889.*
1,	80
2,	1,145
3,	48
4,	37
5,	32
6,	24
7,	19
8,	55
9,	18
10,	23
11,	12
12,	33
13,	164
Total, 13 Districts,	1,690

FARMINGTON.

Center,	171
East Farms,	26
North East,	17
Scott's Swamp,	36
Union,	441
Waterville,	15
West,	41
Total, 7 Districts,	747

GLASTONBURY.

1, Naubuc,	120
2, Center,	61
3, Green,	29
4, Old Church,	46
5, Eagleville,	50
6, S. Center,	88
7, Taylortown,	29
8, Matson Hill,	13
9, Twine Mill,	61
10, Nayaug,	23
11, North St.,	22
12, Wassuc,	27
13, Middle,	18
14, Hill,	14
15, North East,	18
16, Goslee,	16
17, Neipsic,	50
18, Williams,	32
Total, 18 Districts,	717

GRANBY.

1,	61
2,	46
3,	8
4,	32
5,	10
6,	24
8,	18
9,	17
10,	24
11,	19
Total, 10 Districts,	259

HARTFORD COUNTY—*continued.*

HARTLAND.

West Parish.

Districts.	*Enum. 1889.*
Center,	10
Mill,	12
South,	5
South Hollow,	14

East Parish.

Center,	18
North East,	18
South East,	9
South West,	10
North Hollow,	13
Total, 9 Districts,	109

MANCHESTER.

1,	56
2,	74
3,	87
4,	92
5,	60
6,	85
7,	110
8,	411
9,	873
Total, 9 Districts,	1,848

MARLBOROUGH.

Center,	28
North,	7
North West,	40
South,	7
Total, 4 Districts,	82

NEW BRITAIN.

Consolidated,	4,089
Total, 1 District,	4,089

NEWINGTON.

North,	80
Middle,	69
South,	36
South East,	41
Total, 4 Districts,	226

PLAINVILLE.

Consolidated,	415
Total, 1 District,	415

ROCKY HILL.

Districts.	*Enum. 1889.*
North,	30
Center,	77
South,	54
West,	46
Total, 4 Districts,	207

SIMSBURY.

Center,	45
Hop Meadow,	43
East Weatogue,	26
West Weatogue,	28
Meadow Plain,	18
Bushy Hill,	34
West Simsbury,	51
New District,	24
Union,	17
Westover's Plain,	20
Terry's Plain,	11
Tariffville,	81
Total, 12 Districts,	398

SOUTHINGTON.

1,	570
2,	33
3,	54
4,	300
5,	43
6,	26
7,	22
8,	36
9,	31
10,	101
11,	99
Total, 11 Districts,	1,315

SOUTH WINDSOR.

First,	49
Second,	27
Third,	53
Fourth,	64
Fifth,	46
Sixth,	14
Seventh,	45
Eighth,	47
Ninth,	18
Tenth,	21
Joint Districts,	30
Total, 10 Districts,	414

SUFFIELD.

1st Society.

Districts.	*Enum. 1889.*
North West,	64
South,	57
East,	46
South East,	66
North,	36
North East,	57
Center,	146

2d Society.

Center,	71
South,	41
West,	35
North,	37
Total, 11 Districts,	656

WEST HARTFORD.

Union,	396
Total, 1 District,	396

WETHERSFIELD.

First,	78
Second,	70
Third,	49
Fourth,	59
Fifth,	35
Sixth,	41
Total, 6 Districts,	332

WINDSOR.

1,	50
2,	30
3,	121
4,	60
5,	30
6,	40
7,	13
8,	40
9,	162
10,	51
Total, 10 Districts,	597

WINDSOR LOCKS.

Union,	694
Total, 1 District,	694

NEW HAVEN COUNTY.

NEW HAVEN.

City District,	18,139
Westville,	376
South,	62
Total, 3 Districts,	18,577

BEACON FALLS.

1, Center,	51
2, Nyumphs,	17
3,	24
Total, 3 Districts,	92

BETHANY.

1, Center,	44
2, Gate,	23
3, Smith,	10
4, Downs,	10
5, Beecher,	21
Total, 5 Districts,	108

BRANFORD.

Union,	762
Total, 1 District,	762

CHESHIRE.

1,	90
2,	21
3,	30
4,	14
5,	13
6,	29
7,	23
8,	32
9,	28
10,	19
11,	32
12,	60
Total, 12 Districts,	391

NEW HAVEN COUNTY — *continued.*

DERBY.

Districts.	*Enum. 1889.*
1, Up Town,	359
2, Narrows,	326
3, Neck,	85
4, Ansonia,	1,264
5, West Ansonia,	637
6, Birmingham,	990
7, Bear Plain,	83
Total, 7 Districts,	3,744

EAST HAVEN.

Union,	97
Foxon,	37
Total, 2 Districts,	134

GUILFORD.

1, Union,	305
2, Clapboard Hill,	19
3, Nut Plains,	27
5, Moose Hill,	10
6, Leete's Island,	43
7, Sachem's Head,	10
8, N. G., South,	28
9, N. G., Center,	32
10, N. G., North,	19
11, N. G , Bluff,	6
Joint Districts,	13
Total, 10 Districts,	512

HAMDEN.

1,	30
2,	15
3,	69
4,	108
5,	72
6,	41
7,	26
8,	105
9,	87
10,	28
11,	45
12,	33
13,	157
Total, 13 Districts,	816

MADISON.

1, South Center,	24
2, Hammonassett,	15
3, Woods,	21
4, Neck,	29
5, Union,	11
7, North West,	15
8, Boston Street,	50
9, East River,	25
10, North Center,	18
11, Rockland,	25
12, Summer Hill,	26
13, West Side,	9
Total, 12 Districts,	268

MERIDEN.

Corner,	1,864
Center,	867
West,	895
Railroad,	486
Old Road,	350
Prattsville,	588
Hanover,	186
Farms,	69
East,	92
North East,	56
South East,	37
North West,	42
Total, 12 Districts,	5,532

MIDDLEBURY.

Districts.	*Enum. 1889.*
1,	22
2,	29
3,	20
4,	37
5,	7
6,	8
Total, 6 Districts,	123

MILFORD.

Union,	703
Total, 1 District,	703

NAUGATUCK.

1, Union Center,	786
2, Union City,	315
3, Millville,	42
4, Middle,	36
5, Straitsville,	24
6, Pond Hill,	32
Total, 6 Districts,	1,235

NORTH BRANFORD.

First,	15
Second,	63
Third,	13
Fourth,	14
Fifth,	4
Sixth,	19
Seventh,	20
Total, 7 Districts,	148

NORTH HAVEN.

1,	35
2,	29
3,	77
4,	88
5,	10
6,	17
7,	35
8,	30
Total, 8 Districts,	321

ORANGE.

Union,	538
Northern,	100
Western,	48
First,	15
Second,	42
Third,	33
Fourth,	13
Tyler City,	60
Total, 8 Districts,	849

OXFORD.

1, Center,	26
2, Quakers' Farms,	20
3, Chestnut Tree Hill,	20
4, Christian Street,	20
5, Five Mile Hill,	8
6, Riggs Street,	14
7, Bowers' Hill,	8
8, Hull's Hill,	24
9, Red City,	20
10, Shrub Oak,	30
11, Red Oak,	9
12,	17
13, Rock House Hill,	21
Total, 13 Districts,	237

PROSPECT.

Districts.	*Enum. 1889.*
Union,	71
Total, 1 District,	71

SEYMOUR.

Consolidated,	809
Total, 1 District,	809

SOUTHBURY.

1, White Oak,	29
2, Bullet Hill,	46
3, Southford,	30
4, Kettletown,	2
5, South Britain,	33
6, Pierce Hollow,	23
7, Purchase,	37
8, Wapping,	14
9, Pootatuck,	11
Total, 9 Districts,	225

WALLINGFORD.

1, Cook Hill,	19
2, Parker's Farms,	46
3, Yalesville,	140
4, North Farms,	17
5, 6, Central,	1,005
7, Pond Hill,	20
8, East Farms,	23
9, N. E. Farms,	33
10, Tyler's Mills,	14
Total, 9 Districts,	1,317

WATERBURY.

Center,	6,571
Hopeville,	227
Waterville,	138
East Farms,	21
Saw Mill Plains,	77
Buck's Hill,	52
Bunker Hill,	79
Oronoke,	51
Town Plot,	101
East Mountain,	15
Total, 10 Districts,	7,332

WOLCOTT.

Union,	125
Total, 1 District,	125

WOODBRIDGE.

North West,	25
North,	19
North East,	12
Middle,	27
South West,	19
South,	44
Total, 6 Districts,	146

New London County.

New London.

Districts.	*Enum. 1889.*
Union,	2,583
Total, 1 District,	2,583

Norwich.

Norwich Town,	269
Central,	1,514
West Chelsea,	951
Greeneville,	941
Wequonnock,	1,029
Falls, or Third,	281
West Town Street,	141
Mill, or Yantic,	79
East Great Plain,	68
Scotland Road,	12
Plain Hill,	16
Wawecus Hill,	11
Total, 12 Districts,	5,312

Bozrah.

First,	31
Second,	21
Third,	50
Fourth,	13
Fifth,	36
Sixth,	76
Seventh,	28
Total, 7 Districts,	255

Colchester.

First,	303
Second,	21
Third,	29
Fourth,	15
Fifth,	42
Sixth,	22
Seventh,	19
Center, Westchester,	15
North East, "	21
North West, "	16
South East, "	10
South West, "	25
Total, 12 Districts,	538

East Lyme.

1, Hill,	18
2, Flanders,	51
3, Boston,	16
4, Niantic,	171
5, Black Point,	49
6, Mack's Mill,	11
7, Toad Rock,	31
8, River Head,	39
9, Walnut Hill,	19
Total, 9 Districts,	405

Franklin.

2,	15
3,	10
4,	16
5,	12
6,	31
7,	7
8,	23
Total, 7 Districts,	114

Griswold.

Districts.	*Enum. 1889.*
1,	23
2,	9
3,	13
4,	9
5,	9
6,	1
7,	37
8,	82
9,	12
10,	10
11,	4
12,	446
13,	3
14,	27
Total, 14 Districts,	685

Groton.

1,	243
2,	63
3,	37
4,	57
5,	241
6,	36
7,	69
8,	32
9,	35
10,	123
11,	166
Total, 11 Districts,	1,102

Lebanon.

1,	38
2,	24
3,	26
4,	12
5,	22
6,	43
7,	17
8,	8
9,	25
10,	35
11,	9
12,	22
13,	21
14,	14
15,	16
16,	15
Total, 16 Districts,	347

Ledyard.

1,	16
2,	29
3,	20
4,	18
5,	13
6,	19
7,	14
8,	29
9,	8
10,	4
11,	22
12,	19
13,	26
14,	19
Total, 14 Districts,	256

Lisbon.

Districts.	*Enum. 1889.*
1, Newent,	16
2,	18
3,	22
4,	13
5,	14
6,	11
Total, 6 Districts,	94

Lyme.

1, Bill Hill,	27
2, Pleasant Valley,	26
3, Joshuatown,	32
4, North Grassy Hill,	18
5, South Grassy Hill,	19
6, Sterling City,	34
7, Hadlyme,	46
Total, 7 Districts,	202

Montville.

1,	40
2,	18
3,	14
4,	203
5,	7
6,	9
7,	8
9,	25
10,	121
11,	21
12,	29
13,	24
Total, 12 Districts,	519

North Stonington.

1,	14
2,	60
3,	35
4,	36
5,	14
6,	25
7,	19
8,	17
9,	10
10,	19
11,	33
12,	15
13,	23
14,	34
15,	16
Total, 15 Districts,	370

Old Lyme.

First,	70
Second,	13
Third,	26
Fourth,	44
Fifth,	33
Sixth,	20
Seventh,	32
Eighth,	11
Total, 8 Districts,	249

NEW LONDON COUNTY—*continued.*

PRESTON.

Districts.	*Enum. 1889.*
1, Long Society,	131
2, Bridge,	228
3, Palmer,	12
4, Poquetannock,	96
5, Haskell,	33
6, Brewster's Neck,	34
7, Preston City,	19
8, Broad Brook,	9
9, Brown,	19
10, Kimball,	18
11, Crary,	17
12, Plains,	26
Total, 12 Districts,	642

SALEM.

1,	11
Central,	30
4,	10
5,	12
6,	13
7,	10
8,	6
Total, 7 Districts,	92

SPRAGUE.

Districts.	*Enum. 1889.*
1, Baltic,	118
2, Potopogue,	21
3, Hanover,	83
4, Branch,	29
5, Versailles,	218
Total, 5 Districts,	469

STONINGTON.

1, Road,	24
2, Quiambog,	21
3, Mystic Bridge,	150
4, Mason's Island,	5
6, Mystic,	87
7, Wheeler,	13
8, Wolf Neck,	11
9, Borough,	370
10, Wequetequock,	32
11, Pawcatuck,	16
13, Randall,	20
14,	7
15, Williams,	12
16, Liberty Street,	315
18, Palmer Street,	321
19, Harbor,	21
Total, 16 Districts,	1,425

VOLUNTOWN.

Districts.	*Enum. 1889.*
3,	12
4,	182
5,	24
6,	12
7,	13
8,	11
9,	9
10,	20
Total, 8 Districts,	283

WATERFORD.

1, Lake's Pond,	29
2, Upper Quaker Hill,	65
3, Lower Quaker Hill,	101
4, Durfee Hill,	90
5, Jordan,	114
6, Cohanzie,	111
7, East Lake's Pond,	19
8, Morgan,	29
9, Spithead,	32
10, West Neck,	57
11, East Neck,	34
Total, 11 Districts,	681

FAIRFIELD COUNTY.

BRIDGEPORT.

Union,	10,061
Total, 1 District,	10,061

DANBURY.

Center,	2,937
South Center,	550
Mill Plain,	50
Beaver Brook,	100
Great Plain,	51
King Street,	34
Miry Brook,	50
Middle River,	46
Pembroke,	27
Westville,	16
Long Ridge,	26
Starr's Plain,	22
N. Ridgebury (fract'l),	14
Deer Hill,	120
Total, 13 Districts,	4,043

BETHEL.

Union,	689
Total, 1 District,	689

BROOKFIELD.

1,	49
2,	32
3,	37
4,	30
5,	18
6,	35
7,	25
8,	18
Total, 8 Districts,	244

DARIEN.

1, Noroton,	114
2, Center,	151
3, Ox Ridge,	51
4, Holmes,	49
Total, 4 Districts,	365

EASTON.

1, Center,	29
3, Narrows,	27
4, Union,	12
5,	27
6, Judd,	11
7, Rock House,	10
9,	9
10,	25
Joint Districts,	29
Total, 8 Districts,	179

FAIRFIELD.

Union,	754
Total, 1 District,	754

GREENWICH.

1, Meeting House,	509
2, Cos Cob,	117
3, Sound Beach,	118
4, Mianus,	108
5, North Mianus,	68
6, North Cos Cob,	35
7, S. Stanwich,	62
8, N. Stanwich,	23
9, Banksville,	10
10, Round Hill,	52
11, Quaker Ridge,	41
12, North Street,	41
13, Clapboard Ridge,	36
14, Peck's Land,	21
15, Riversville,	37
16, Glenville,	176
17, King Street,	45
18, Byram,	211
19, E. Port Chester,	186
20, Pemberwick,	39
Total, 20 Districts,	1,935

HUNTINGTON.

Center,	35
Trapfall,	13
Isinglass,	19
Booth's Hill,	17
Walnut-tree Hill,	31
Upper White Hills,	17
Lower White Hills,	21
French,	43
Coram,	23
Long Hill,	21
Mill,	6
Ferry,	640
Total, 12 Districts,	886

MONROE.

Center,	30
Cutler's Farms,	30
Stepney,	34
Birdsey's Plains,	24
Eastern,	20
Elm Street,	24
Walker's Farms,	28
Total, 7 Districts,	190

NEW CANAAN.

1,	237
2,	30
3,	38
4,	41
5,	18
6,	44
7,	27
8,	32
9,	15
10,	11
11,	21
Total, 11 Districts,	514

FAIRFIELD COUNTY — *continued.*

NEW FAIRFIELD.

Districts.	*Enum. 1889.*
East Center,	28
West Center,	27
Pondville,	24
Great Hollow,	4
Centerville,	26
Great Meadow,	40
Wood Creek,	7
Total, 7 Districts,	156

NEWTOWN.

Flat Swamp,	26
Gray's Plain,	23
Gregory's Orchard,	27
Half Way River,	18
Hanover,	25
Head of the Meadow,	9
Hopewell,	10
Huntingtown,	30
Lake George,	18
Land's End,	53
Middle,	67
Middle Gate,	19
North Center,	66
Palestine,	24
Pohtatuck,	70
Sandy Hook,	136
South Center,	16
Taunton,	36
Toddy Hill,	31
Walnut-tree Hill,	49
Zoar,	54
Total, 21 Districts,	807

NORWALK.

1, South Norwalk,	1,121
2, Over River,	673
3, Center,	562
4, East Norwalk,	423
5, Winnipauk,	151
6, Broad River,	152
7, South 5-Mile River,	130
8, North Center,	85
9, West Norwalk,	61
10, Cranberry Plains,	54
11, Middle 5-Mile River,	63
Total, 11 Districts,	3,475

REDDING.

Districts.	*Enum. 1889.*
1, Center,	34
2, Redding Ridge,	29
3, Couch Hill,	16
4, Diamond Hill,	16
5, Boston,	42
6, Hull,	7
7, Umpawaug,	29
8, Lonetown,	26
9, Pickett's Ridge,	4
10, Foundry,	20
Total, 10 Districts,	223

RIDGEFIELD.

1, Scotland,	35
3, Limestone,	9
4, Titicus,	54
5, West Mountain,	27
6, Center,	100
7, West Lane,	24
8, Whipstick,	26
9, Flat Rock,	23
10, Branchville,	24
11, Florida,	25
12, Farmingville,	26
13, N. Ridgebury,	14
14, S. Ridgebury,	19
Total, 13 Districts,	405

SHERMAN.

1,	11
2,	22
3,	59
4,	14
5,	13
6,	14
Total, 6 Districts,	133

STAMFORD.

Consolidated,	3,346
Total, 1 District,	3,346

STRATFORD.

First,	435
Putney,	29
Oronoque,	27
Newfield,	598
West Stratford,	221
Total, 5 Districts,	1,310

TRUMBULL.

Districts.	*Enum. 1889.*
Tashua,	31
Long Hill,	72
Chestnut Hill,	33
White Plains,	37
Daniels' Farm,	23
Nichols' Farm,	62
Total, 6 Districts,	258

WESTON.

Middle,	20
Forge,	27
Upper Parish,	27
Good Hill,	20
Lyons Plains,	25
Total, 5 Districts,	119

WESTPORT.

East Saugatuck,	116
West Saugatuck,	112
Compo,	110
Green's Farms,	90
South Saugatuck,	104
Cross Highway,	95
East Long Lots,	40
West Long Lots,	51
Poplar Plain,	29
North,	16
Total, 10 Districts,	763

WILTON.

1,	34
2,	18
3,	34
4,	27
5,	11
6,	54
7,	49
9,	19
10,	91
Total, 9 Districts,	337

WINDHAM COUNTY.

ASHFORD.

1,	21
2,	9
3,	11
4,	11
5,	15
6,	10
7,	19
8,	27
9,	11
10,	8
Joint Districts,	16
Total, 10 Districts,	158

BROOKLYN.

1,	102
2,	28
3,	22
4,	16
5,	47
6,	9
7,	11
8,	22
9,	361
Total, 9 Districts,	618

CANTERBURY.

1, Packerville,	11
2, Baldwin,	12
3, Willoughby,	13
4, Green,	19
5, Hyde,	5
6, North Society,	18
7, Frost,	30
8, Peck,	18
9, Smith,	16
10, Westminster,	28
11, Raymond,	21
Total, 11 Districts,	191

WINDHAM COUNTY — *continued.*

CHAPLIN.

Districts.	*Enum. 1889.*
1, Center,	37
2, Bedlam,	24
3, Natchaug,	19
4, South East,	30
Total, 4 Districts,	110

EASTFORD.

1, Eastford,	28
2, East Hill,	16
3, Phœnixville,	20
4, South,	10
5, Sibley,	15
6, North Ashford,	18
7, Shippee,	12
8, Axe Factory,	11
Total, 8 Districts,	130

HAMPTON.

1,	30
2,	9
3,	10
4,	15
5,	22
6,	11
7,	33
Total, 7 Districts,	130

KILLINGLY.

1, Danielsonville,	465
4, Center,	117
5, Mashentuck,	20
6, Dayville,	148
7, Williamsville,	187
8, Attawaugan,	155
9, Ballouville,	169
11, Tucker,	9
12, Chestnut Hill,	120
13, Valley,	72
14, Sparks,	28
15, Ledge,	7
16, S. Killingly,	20
17, Horse Hill,	16
18, Warren,	27
Total, 15 Districts,	1,560

PLAINFIELD.

Middle,	51
Stone Hill,	17
Flat Rock,	20
South,	13
White Hall,	9
Black Hill,	18
Moosup,	292
Pond Hill,	8
Green Hollow,	12
Wauregan,	434
Union,	141
Total, 11 Districts,	1,015

POMFRET.

1,	54
2,	32
3,	24
4,	11
6,	65
7,	41
8,	16
9,	46
Total, 8 Districts,	289

PUTNAM.

1, East Putnam,	35
2, Sawyer,	54
3, Putnam Heights,	14
4, Gary,	38
5, Center,	627
6, Rhodesville,	786
Total, 6 Districts,	1,554

SCOTLAND.

1,	21
2,	21
3,	20
4,	20
5,	4
Total, 5 Districts,	86

STERLING.

1, Ekonk,	29
2, Bailey,	10
3, Sterling Hill,	17
4, Oneco,	68
5, Stone Factory,	57
6, American,	13
7, Titus,	12
8, Checkerberry,	11
9, Granite,	15
Total, 9 Districts,	232

THOMPSON.

3,	38
4,	44
5,	29
6,	31
7,	199
8,	76
9,	23
10,	34
11,	48
12,	27
13,	36
15,	95
16,	624
Total, 13 Districts,	1,304

WINDHAM.

1, First,	717
2, Natchaug,	1,042
3, West,	26
4, Jerusalem,	11
5, N. Windham,	56
6, Windham Center,	51
7, Warner,	23
8, S. Windham,	69
9, Christian Street,	14
10, Back Road,	19
11, Brick Top,	41
Total, 11 Districts,	2,069

WOODSTOCK.

1,	38
2,	45
3,	33
4,	42
5,	67
6,	21
7,	30
8,	24
9,	48
10,	16
11,	24
12,	38
13,	17
14,	24
15,	32
16,	15
Total, 16 Districts,	514

LITCHFIELD COUNTY.

LITCHFIELD.

Consolidated,	693
Total, 1 District,	693

BARKHAMSTED.

1, Center,	25
2, Center Hill,	19
3, Washington Hill,	14
4, North East,	2
5, South East,	20
6, South Hollow,	10
7, North Hollow,	15
8, Green,	27
9, Riverton,	78
10, Valley,	12
11, Mallory,	27
Total, 11 Districts,	249

BETHLEHEM.

1,	32
2,	13
3,	11
4,	7
5,	13
6,	9
7,	7
Total, 7 Districts,	92

BRIDGEWATER.

1,	62
2,	16
3,	18
4,	15
5,	14
Total, 5 Districts,	125

CORNWALL.

1,	20
2,	23
3,	14
4,	17
5,	15
6,	19
7,	18
8,	44
10,	20
12,	82
13,	16
14,	12
15,	44
16,	12
17,	15
Total, 15 Districts,	301

LITCHFIELD COUNTY — *continued.*

CANAAN.

Districts.	*Enum. 1889.*
1,	37
2,	24
3,	29
4,	20
5,	14
6,	8
7,	33
8,	13
9,	11
Total, 9 Districts,	189

COLEBROOK.

River,	101
Forge,	30
Sandy Brook,	6
Beach Hill,	22
North,	14
Rock,	22
Center,	26
South,	33
South West,	12
West,	17
Total, 10 Districts,	283

GOSHEN.

1, Center,	41
2, East Street,	16
4,	6
5,	12
6, West Side,	15
7,	52
8,	27
9,	12
10, Hall Meadow,	6
12,	8
Union,	7
Joint Districts,	10
Total, 11 Districts,	212

HARWINTON.

1,	22
2,	19
3,	8
4,	21
5,	11
6,	19
7,	27
8,	15
9,	4
10,	25
11,	55
12,	4
Total, 12 Districts,	230

KENT.

1, Flanders,	46
2, Plains,	61
3, North Kent,	40
4, Macedonia,	23
5, Bull's Bridge,	24
6, South Kent,	18
7, Geer Mountain,	14
8, Rock,	13
9, East Kent,	24
10, Fuller Mountain	8
12, Kent Hollow,	20
13, Ore Hill,	25
14, Skiff Mountain,	9
Total, 13 Districts,	325

MORRIS.

Districts.	*Enum. 1889.*
1,	31
2,	19
3,	32
4,	16
5,	15
6,	10
Total, 6 Districts,	123

NEW HARTFORD.

North End,	164
Greenwoods,	320
Pine Meadow,	161
West Hill,	19
Town Hill,	22
Bakerville,	26
Merrill,	20
South East Middle,	25
South East,	18
Torrington, Fractional,	21
Total, 9 Districts,	796

NEW MILFORD.

1, Center,	292
2, Park Lane,	36
3, Hill and Plain,	42
4, Second Hill,	17
5, Upper Merryall,	20
6, Pickett,	31
7, Chestnut Land,	23
8, Aspetuck,	40
9, Maryland,	32
10, Lower Merryall,	41
11, Waller,	29
12, Hunt,	12
13, Long Mountain,	15
14, Gaylord,	24
15, Northville,	47
16, Jerusalem,	8
19, Chicken Hill,	98
20, Lanesville	9
Total, 18 Districts,	816

NORFOLK.

Center,	133
West Norfolk,	87
East Middle,	29
North Middle,	17
South Middle,	19
North Norfolk,	15
North End,	12
South End,	17
South Norfolk,	33
Pond District,	3
Crissey,	2
West Middle,	5
Total, 12 Districts,	372

NORTH CANAAN.

1,	92
2,	161
3,	16
4,	29
5,	36
Total, 5 Districts,	334

PLYMOUTH.

1, Center,	120
2, Terryville,	202
3, East Plymouth,	38
4, North,	32
5, Baldwin,	12
6, Greystone,	17
7, Town Hill,	38
8, Allentown,	9
Total, 8 Districts,	468

ROXBURY.

Districts.	*Enum. 1889.*
1, Center,	30
2, Painter Hill,	23
3, Burritt,	11
4, Good Hill,	10
5, Warner's Mill,	19
7, North,	44
8, Weller,	56
Joint Districts,	5
Total, 7 Districts,	198

SALISBURY.

1,	26
2,	244
3,	22
4,	74
5,	18
6,	12
7,	155
8,	157
9,	20
10,	29
11,	85
12,	23
13,	20
Total, 13 Districts,	885

SHARON.

1, Hartwell,	17
2, Consolidated,	123
3, Calkins,	26
4, Amenia Union,	39
5, Gay Street,	20
6, Sharon Mountain,	29
7, White's Hollow,	26
8, Pine Swamp,	11
9, Sharon Valley,	77
10, Handlin,	19
11, Mudgetown,	10
12, Ellsworth, South St.,	26
13, Ellsworth, North St.,	18
14, Ellsworth, East	16
15, Perry,	8
16, Hall,	14
17, West Woods,	16
Total, 17 Districts,	495

THOMASTON.

Union,	845
Total, 1 District,	845

TORRINGTON.

Union,	1,178
Total, 1 District,	1,178

WASHINGTON.

1, Center,	38
2, Calhoun Street,	79
3, Davis Hollow,	17
4, Upper End,	17
5, East Street,	15
6, South Street,	9
7, Church Hill,	13
8, Marbledale,	16
9, New Preston Hill,	14
10, New Preston,	55
11, Christian Street,	21
12, Woodville,	14
Total, 12 Districts,	308

LITCHFIELD COUNTY — *continued.*

WARREN.

Districts.	*Enum. 1889.*
Center,	27
College Farms,	14
North,	25
North East,	16
Pond,	19
West,	2
South River,	7
Total, 7 Districts,	110

WATERTOWN.

Center,	208
Guernseytown,	23
French Mountain,	11
Linkfield,	13
Nova Scotia,	26
Polk,	21
East Side,	29
Oakville,	78
Poverty Street,	27
Total, 9 Districts,	436

WINCHESTER.

1,	435
3,	26
4,	611
5,	16
6,	16
7,	28
8,	21
9,	19
Total, 8 Districts,	1,172

WOODBURY.

Districts.	*Enum. 1889.*
1, Middle Quarter,	44
2, Down Town,	55
3, Up Town,	57
4, Puckshire,	24
5, Minortown,	15
6, Nonnewaug,	13
7, Flanders,	15
8, Weekeepeemee,	19
9, Hazel Plains,	13
10, West Side,	37
11, Translyvania,	19
12, Quassapaug,	4
13, Cat Swamp,	15
14, Hotchkissville,	86
Total, 14 Districts,	416

MIDDLESEX COUNTY.

MIDDLETOWN.

City,	1,560
Westfield, 1st,	53
Westfield, 2d,	30
Westfield, 3d,	21
Westfield, 4th,	37
Newfield,	30
North Staddle Hill,	29
South Staddle Hill,	86
Industrial,	126
West Long Hill,	29
East Long Hill,	46
Durant,	149
Farm Hill,	97
Johnson Lane,	12
Hubbard,	46
Bow Lane,	34
Miller's Farms,	312
Haddam Road,	4
Maromas,	34
Total, 19 Districts,	2,735

HADDAM.

1, Haddam Center,	91
2, Higganum West,	138
3, Ponsett,	12
4, Shailerville,	36
5, Turkey Hill,	9
6, Candlewood Hill,	23
7, Tylerville,	11
8, Walkley Hill,	10
9, Brainard Hill,	33
12, Burr,	13
13, Higganum East,	55
14, Haddam Neck,	14
Total, 12 Districts,	445

CHATHAM.

Center, East Hampton,	115
N. Center, "	44
Clark's Hill, "	24
North, "	12
South East, "	25
East, "	27
N. W., Middle Haddam,	70
Gate, "	47
Center, "	27
Chestnut Hill, "	33
Pine Brook, "	22
Total, 11 Districts,	446

CHESTER.

North,	72
South,	77
Middle,	46
West,	65
Total, 4 Districts,	260

CLINTON.

Union,	225
Total, 1 District,	225

CROMWELL.

North West,	57
West,	87
North,	97
Center,	67
South,	104
Total, 5 Districts,	412

DURHAM.

North,	25
Quarry,	30
Center,	35
South,	14
Middle West,	15
South West,	11
Total, 6 Districts,	130

EAST HADDAM.

1, Center,	25
2, Landing,	42
3, Red Lane,	38
4, Up Town,	27
5, Bashan,	42
6, Town Hill,	13
7, Wicket Lane,	42
8, Leesville,	24
9, Moodus,	91
10, Millington Green,	25
11, Plains,	30
12, Olmstead,	21
13, Foxtown,	3
14, Tater Hill,	20
15, Millington West,	12
16, Ackley,	17
17, Hadlyme,	31
Total, 17 Districts,	503

ESSEX.

Consolidated,	350
Total, 1 District,	350

KILLINGWORTH.

South West,	7
Center,	15
Pine Orchard,	10
Union,	18
Black Rock,	10
Stone House,	9
Lane,	23
Chestnut Hill,	12
Total, 8 Districts,	104

MIDDLEFIELD.

1, North,	31
2, South,	83
3, East,	30
4, Falls,	61
Total, 4 Districts,	205

OLD SAYBROOK.

Union,	303
Total, 1 District,	303

PORTLAND.

1,	115
2,	689
3,	49
4,	49
5,	15
6,	96
Total, 6 Districts,	1,013

SAYBROOK.

Union,	267
Total, 1 District,	267

WESTBROOK.

First,	47
Second,	6
Third,	11
Fourth,	13
Fifth,	8
Sixth,	38
Seventh,	15
Total, 7 Districts,	138

TOLLAND COUNTY.

TOLLAND.

Districts.	*Enum. 1889.*
1,	37
2,	22
3,	24
4,	24
5,	27
7 and 9,	16
8,	13
10,	13
11,	6
12,	13
13,	25
Total, 12 Districts,	220

ANDOVER.

Union,	64
Total, 1 District,	64

BOLTON.

Center,	31
North,	37
South,	20
South West,	23
North West,	12
Total, 5 Districts,	123

COLUMBIA.

Center,	24
Chestnut Hill,	21
Hop River Village,	36
Pine Street,	21
North,	15
West,	17
South West,	11
Hop River,	19
Total, 8 Districts,	164

COVENTRY.

1,	132
2,	36
3,	41
4,	29
5,	19
6,	24
7,	23
8,	22
9,	34
10,	18
Total, 10 Districts,	378

ELLINGTON.

Districts.	*Enum. 1889.*
1,	105
2,	79
3,	40
4,	17
5,	30
6,	58
7,	16
8,	19
9,	26
Total, 9 Districts,	390

HEBRON.

First,	46
Second,	18
Third,	14
Fourth,	47
Fifth,	12
Sixth,	23
Eighth,	20
Ninth,	13
Tenth,	25
Total, 9 Districts,	218

MANSFIELD.

1, Mansfield Center,	38
2, Mansfield Hollow,	25
3, Spring Hill,	19
4, North Center,	32
5, Four Corners,	32
6, Merrow Station,	16
7, Mansfield Depot,	22
8, Eagleville,	42
10, City,	10
11, Chestnut Hill,	22
12, Atwoodville,	35
13, Mount Hope,	16
14, Gurleyville,	20
15, Wormwood Hill,	15
Total, 14 Districts,	344

SOMERS.

1,	39
2,	26
3,	25
4,	26
5,	13
6,	102
7,	13
8,	18
9,	15
10,	13
Total, 10 Districts,	290

STAFFORD.

Districts.	*Enum. 1889.*
1, Furnace Hollow,	72
2, Springs and Foxville,	634
4, Street,	20
5, Staffordville,	119
6, Washburn,	31
7, Works,	11
8, Rockwell Hill,	13
9, Hall,	13
10, Village,	12
11, Hydeville,	31
12, Square Pond,	14
13, Center,	45
14, Crow Hill,	9
15, Lull,	9
16, Patten,	17
17, Kent Hollow,	12
Total, 16 Districts,	1,062

UNION.

1,	37
2,	26
3,	10
4,	13
5,	13
6,	11
Total, 6 Districts,	110

VERNON.

East,	1,004
West,	522
North West,	14
South East,	14
Center,	53
South,	42
South West,	57
Talcottville,	56
North East,	99
Total, 9 Districts,	1,861

WILLINGTON.

1,	26
2,	26
3,	14
4,	5
5,	12
6,	41
7,	20
8,	10
9,	59
Total, 9 Districts,	213

TABLE SHOWING ENUMERATION OF PERSONS BETWEEN 4 AND 16 YEARS OF AGE, BY DISTRICTS, IN OCT., 1889.

HARTFORD COUNTY.

HARTFORD.

Districts.	*Enum. 1889.*
First,	2,338
South,	3,485
Second North,	1,224
West Middle,	1,099
Arsenal,	951
Washington,	497
South West,	44
North East,	505
North West,	189
Gravel Hill,	44
Total, 10 Districts,	10,376

AVON.

1,	11
2,	20
3,	39
4,	24
5,	36
6,	81
7,	24
Total, 7 Districts,	235

BERLIN.

1,	112
2,	84
3,	27
4,	44
5,	58
6,	36
7,	35
8,	42
9,	56
Total, 9 Districts,	494

BLOOMFIELD.

Centre,	61
Farms,	43
North Middle,	18
South Middle,	26
Scotland North,	12
Scotland South,	16
Duncaster,	28
South West,	17
North East,	10
Total, 9 Districts,	231

BRISTOL.

1,	291
2,	200
3,	518
5,	146
6,	60
7,	14
8,	21
9,	14
10,	19
11,	16
12,	24
13,	220
Total, 12 Districts,	1,543

BURLINGTON.

Districts.	*Enum. 1889.*
First,	22
Second,	16
Third,	30
Fourth,	36
Fifth,	18
Sixth,	14
Seventh,	14
Eighth,	13
Ninth,	99
Total, 9 Districts,	262

CANTON.

Collinsville,	361
Suffrage,	54
River,	52
East Hill,	16
Centre,	38
South Centre,	45
North,	28
West,	27
Total, 8 Districts,	621

EAST GRANBY.

1,	45
2,	21
3,	32
4,	14
5,	4
6,	17
Total, 6 Districts,	133

EAST HARTFORD.

1, North,	49
2, Second North,	181
3, Centre,	215
4, Second South,	83
5, Hockanum,	67
6, South Middle,	29
7, South East,	24
8, Burnside,	214
9, Meadow,	110
10, Long Hill,	17
Total, 10 Districts,	989

EAST WINDSOR.

1,	32
2,	10
3,	37
4,	19
5,	229
6,	19
7,	23
8,	295
9,	9
10,	49
11,	37
Total, 11 Districts,	759

ENFIELD.

Districts.	*Enum. 1889.*
1,	91
2,	1,142
3,	36
4,	32
5,	30
6,	18
7,	26
8,	59
9,	19
10,	18
11,	13
12,	26
13,	166
Total, 13 Districts,	1,676

FARMINGTON.

Center,	179
East Farms,	26
North East,	15
Scott's Swamp,	27
Union,	438
Waterville,	15
West,	34
Total, 7 Districts,	734

GLASTONBURY.

1, Naubuc,	110
2, Center,	56
3, Green,	35
4, Old Church,	46
5, Eagleville,	53
6, S. Center,	84
7, Taylortown,	30
8, Matson Hill,	14
9, Twine Mill,	69
10, Nayaug,	25
11, North St.,	16
12, Wassuc,	25
13, Middle,	18
14, Hill,	14
15, North East,	21
16, Goslee,	13
17, Neipsic,	51
18, Williams,	40
Total, 18 Districts,	720

GRANBY.

1,	61
2,	40
3,	10
4,	37
5,	8
6,	27
8,	17
9,	22
10,	29
11,	21
Total, 10 Districts,	272

HARTFORD COUNTY—*continued.*

HARTLAND.

West Parish.

Districts.	*Enum. 1889.*
Center,	15
Mill,	15
South Hollow,	17

East Parish.

Center,	28
North East,	14
South West,	14
North Hollow,	13
Total, 7 Districts,	116

MANCHESTER.

1,	55
2,	69
3,	86
4,	92
5,	60
6,	71
7,	111
8,	410
9,	863
Total, 9 Districts,	1,817

MARLBOROUGH.

Center,	38
North,	8
North West,	47
South,	2
Total, 4 Districts,	95

NEW BRITAIN.

Consolidated,	4,068
Total, 1 District,	4,068

NEWINGTON.

North,	74
Middle,	75
South,	39
South East,	34
Total, 4 Districts,	222

PLAINVILLE.

Consolidated,	405
Total, 1 District,	405

ROCKY HILL.

Districts.	*Enum. 1889.*
North,	28
Center,	88
South,	46
West,	52
Total, 4 Districts,	214

SIMSBURY.

Center,	47
Hop Meadow,	45
East Weatogue,	27
West Weatogue,	25
Meadow Plain,	14
Bushy Hill,	33
West Simsbury,	54
New District,	31
Union,	16
Westover's Plain,	23
Terry's Plain,	11
Tariffville,	72
Total, 12 Districts,	398

SOUTHINGTON.

1,	550
2,	25
3,	40
4,	302
5,	40
6,	25
7,	27
8,	43
9,	30
10,	76
11,	102
Total, 11 Districts,	1,260

SOUTH WINDSOR.

First,	53
Second,	28
Third,	46
Fourth,	63
Fifth,	45
Sixth,	15
Seventh,	40
Eighth,	55
Ninth,	19
Tenth,	27
Joint District.	19
Total, 10 Districts,	410

SUFFIELD.

1st Society.

Districts.	*Enum. 1889.*
North West,	60
South,	56
East,	45
South East,	67
North,	38
North East,	60
Center,	149

2d Society.

Center,	70
South,	37
West,	37
North,	34
Total, 11 Districts,	653

WEST HARTFORD.

Union,	406
Total, 1 District,	406

WETHERSFIELD.

First,	71
Second,	62
Third,	39
Fourth,	67
Fifth,	34
Sixth,	42
Total, 6 Districts,	315

WINDSOR.

1,	47
2,	33
3,	113
4,	54
5,	28
6,	45
7,	18
8,	38
9,	155
10,	55
Total, 10 Districts,	586

WINDSOR LOCKS.

Union,	682
Total, 1 District,	682

NEW HAVEN COUNTY.

NEW HAVEN.

City District,	18,314
Westville,	376
South,	62
Total, 3 Districts,	18,752

ANSONIA.

2,	638
3,	97
4,	1,378
Total, 3 Districts,	2,113

BEACON FALLS.

1, Center,	66
2, Nyumphs,	15
3,	25
Total, 3 Districts,	106

BETHANY.

1, Center,	37
2, Gate,	23
3, Smith,	12
4, Downs,	12
5, Beecher,	21
Total, 5 Districts,	105

BRANFORD.

Union,	851
Total, 1 District,	851

CHESHIRE.

1,	82
2,	20
3,	32
4,	12
5,	14
6,	27
7,	21
8,	26
9,	28
10,	19
11,	38
12,	62
Total, 12 Districts,	381

NEW HAVEN COUNTY — *continued.*

DERBY.

Districts.	*Enum. 1889.*
1,	343
2,	317
3,	83
6,	1,016
Total, 4 Districts,.	1,759

EAST HAVEN.

Union,	90
Foxon,	34
Total, 2 Districts,.	124

GUILFORD.

1, Union,	297
2, Clapboard Hill,	21
3, Nut Plains,	22
4, Moose Hill,	11
5, Leete's Island,	50
6, Sachem's Head,	7
7, N. G., Center,	27
8, N. G., South,	25
9, N. G., North,	15
10, N. G., Bluff,	4
Joint Districts,	11
Total, 10 Districts,.	490

HAMDEN.

1,	32
2,	16
3,	47
4,	107
5,	75
6,	38
7,	23
8,	105
9,	78
10,	31
11,	53
12,	31
13,	166
Total, 13 Districts,.	802

MADISON.

1, South Center,	21
2, Hammonassett,	15
3, Woods,	22
4, Neck,	27
5, Union,	11
7, North West,	16
8, Boston Street,	61
9, East River,	23
10, North Center,	17
11, Rockland,	31
12, Summer Hill,	21
13, West Side,	10
Total, 12 Districts,.	275

MERIDEN.

Corner,	1,901
Center,	872
West,	981
Railroad,	464
Old Road,	374
Prattsville,	577
Hanover,	185
Farms,	71
East,	87
North East,	51
South East,	33
North West,	45
Total, 12 Districts,.	5,641

MIDDLEBURY.

Districts.	*Enum. 1889.*
1,	19
2,	27
3,	20
4,	31
5,	8
6,	10
Total, 6 Districts,.	115

MILFORD.

Union,	729
Total, 1 District,..	729

NAUGATUCK.

1, Union Center,	809
2, Union City,	333
3, Millville,	64
4, Middle,	36
5, Straitsville,	15
6, Pond Hill,	35
Total, 6 Districts,.	1,292

NORTH BRANFORD.

First,	17
Second,	58
Third,	14
Fourth,	15
Sixth,	23
Seventh,	24
Total, 6 Districts,.	151

NORTH HAVEN.

1,	29
2,	37
3,	80
4,	90
5,	9
6,	21
7,	40
8,	35
Total, 8 Districts,.	341

ORANGE.

Union,	566
Northern,	145
Western,	40
First,	13
Second,	41
Third,	25
Fourth,	16
Tyler City,	63
Total, 8 Districts,.	909

OXFORD.

1, Center,	22
2, Quakers' Farms,	20
3, Chestnut Tree Hill,	24
4, Christian Street,	25
5, Five Mile Hill,	7
6, Riggs Street,	15
7, Bowers' Hill,	12
8, Hull's Hill,	24
9, Red City,	22
10, Shrub Oak,	33
11, Red Oak,	9
12,	10
13, Rock House Hill,	25
Total, 13 Districts,.	248

PROSPECT.

Districts.	*Enum. 1889.*
Union,	68
Total, 1 District,..	68

SEYMOUR.

Consolidated,	778
Total, 1 District,..	778

SOUTHBURY.

1, White Oak,	27
2, Bullet Hill,	40
3, Southford,	30
4, Kettletown,	8
5, South Britain,	41
6, Pierce Hollow,	23
7, Purchase,	40
8, Wapping,	16
9, Pootatuck,	11
Total, 9 Districts,.	236

WALLINGFORD.

1, Cook Hill,	20
2, Parker's Farms,	44
3, Yalesville,	157
4, North Farms,	21
5, 6, Central,	1,083
7, Pond Hill,	24
8, East Farms,	21
9, N. E. Farms,	31
10, Tyler's Mills,	13
Total, 9 Districts,.	1,414

WATERBURY.

Center,	6,981
Hopeville,	244
Waterville,	140
East Farms,	24
Saw Mill Plains,	78
Buck's Hill,	49
Bunker Hill,	73
Oronoke,	51
Town Plot,	65
East Mountain,	17
South Brooklyn,	37
Total, 11 Districts,.	7,759

WOLCOTT.

Union,	121
Total, 1 District,..	121

WOODBRIDGE.

North West,	33
North,	20
North East,	13
Middle,	32
South West,	24
South,	47
Total, 6 Districts,.	169

NEW LONDON COUNTY.

NEW LONDON.

Districts.	*Enum. 1889.*
Union,	2,716
Total, 1 District,	2,716

NORWICH.

Norwich Town,	262
Central,	1,523
West Chelsea,	885
Greeneville,	904
Wequonnock,	1,028
Falls, or Third,	276
West Town Street,	126
Mill, or Yantic,	67
East Great Plain,	64
Scotland Road,	13
Plain Hill,	14
Wawecus Hill,	10
Total, 12 Districts,	5,172

BOZRAH.

First,	33
Second,	24
Third,	48
Fourth,	16
Fifth,	45
Sixth,	75
Seventh,	23
Total, 7 Districts,	264

COLCHESTER.

First,	313
Second,	17
Third,	35
Fourth,	9
Fifth,	68
Sixth,	21
Seventh,	18
Center, Westchester,	11
North East, "	25
North West, "	19
South East, "	13
South West, "	27
Total, 12 Districts,	576

EAST LYME.

1, Hill,	25
2, Flanders,	55
3, Boston,	22
4, Niantic,	160
5, Black Point,	46
6, Mack's Mill,	9
7, Toad Rock,	35
8, River Head,	37
9, Walnut Hill,	21
Total, 9 Districts,	410

FRANKLIN.

2,	18
3,	10
4,	16
5,	10
6,	23
7,	5
8,	14
Total, 7 Districts,	96

GRISWOLD.

Districts.	*Enum. 1889.*
1,	12
2,	14
3,	11
4,	10
5,	7
6,	1
7,	29
8,	100
9,	5
10,	8
11,	4
12,	430
13,	5
14,	21
Total, 14 Districts,	654

GROTON.

1,	257
2,	61
3,	41
4,	28
5,	255
6,	46
7,	71
8,	28
9,	29
10,	136
11,	180
Total, 11 Districts,	1,132

LEBANON.

1,	33
2,	23
3,	22
4,	13
5,	22
6,	37
7,	21
8,	9
9,	18
10,	39
11,	9
12,	21
13,	25
14,	16
15,	14
16,	20
Total, 16 Districts,	342

LEDYARD.

1,	21
2,	21
3,	19
4,	16
5,	11
6,	18
7,	15
8,	24
9,	6
10,	6
11,	23
12,	24
13,	24
14,	16
Total, 14 Districts,	244

LISBON.

Districts.	*Enum. 1889.*
1, Newent,	19
2,	16
3,	21
4,	13
5,	19
6,	11
Total, 6 Districts,	99

LYME.

1, Bill Hill,	30
2, Pleasant Valley,	24
3, Joshuatown,	36
4, North Grassy Hill,	16
5, South Grassy Hill,	18
6, Sterling City,	38
7, Hadlyme,	41
Total, 7 Districts,	203

MONTVILLE.

1,	36
2,	16
3,	13
4,	200
5,	9
6,	15
7,	9
9,	29
10,	98
11,	14
12,	24
13,	24
Total, 12 Districts,	487

NORTH STONINGTON.

1,	19
2,	49
3,	30
4,	38
5,	14
6,	22
7,	23
8,	13
9,	10
10,	20
11,	31
12,	11
13,	26
14,	38
15,	16
Total, 15 Districts,	360

OLD LYME.

First,	59
Second,	17
Third,	19
Fourth,	44
Fifth,	39
Sixth,	22
Seventh,	30
Eighth,	10
Total, 8 Districts,	240

NEW LONDON COUNTY—*continued.*

PRESTON.

Districts.	*Enum. 1889.*
1, Long Society,	127
2, Bridge,	241
3, Palmer,	13
4, Poquetannock,	99
5, Haskell,	41
6, Brewster's Neck,	41
7, Preston City,	21
8, Broad Brook,	9
9, Brown,	13
10, Kimball,	18
11, Crary,	17
12, Plains,	26
Total, 12 Districts,	666

SALEM.

1,	13
Central,	27
4,	9
5,	17
6,	10
7,	10
8,	17
Total, 7 Districts,	103

SPRAGUE.

Districts.	*Enum. 1889.*
1, Baltic,	116
2, Potopogue,	18
3, Hanover,	77
4, Branch,	24
5, Versailles,	157
Total, 5 Districts,	392

STONINGTON.

1, Road,	29
2, Quiambog,	29
3, Mystic Bridge,	163
4, Mason's Island,	10
6, Mystic,	94
7, Wheeler,	14
8, Wolf Neck,	11
9, Borough,	373
10, Wequetequock,	29
11, Pawcatuck,	19
13, Randall,	25
14,	6
15, Williams,	11
16, Liberty Street,	305
18, Palmer Street,	323
19, Harbor,	18
Total, 16 Districts,	1,459

VOLUNTOWN.

Districts.	*Enum. 1889.*
3,	11
4,	177
5,	32
6,	11
7,	12
8,	13
9,	10
10,	17
Total, 8 Districts,	283

WATERFORD.

1, Lake's Pond,	26
2, Upper Quaker Hill,	56
3, Lower Quaker Hill,	107
4, Durfee Hill,	87
5, Jordan,	110
6, Cohanzie,	94
7, East Lake's Pond,	20
8, Morgan,	33
9, Spithead,	35
10, West Neck,	46
11, East Neck,	30
Total, 11 Districts,	644

FAIRFIELD COUNTY.

BRIDGEPORT.

Union,	11,398
Total, 1 District,	11,398

DANBURY.

Center,	2,913
South Center,	605
Mill Plain,	47
Beaver Brook,	104
Great Plain,	45
King Street,	36
Miry Brook,	54
Middle River,	54
Pembroke,	29
Westville,	19
Long Ridge,	28
Starr's Plain,	23
N. Ridgebury (fract'l),	3
Deer Hill,	149
Total, 13 Districts,	4,109

BETHEL.

Union,	692
Total, 1 District,	692

BROOKFIELD.

1,	46
2,	36
3,	31
4,	29
5,	16
6,	24
7,	23
8,	16
Total, 8 Districts,	221

DARIEN.

1, Noroton,	137
2, Center,	154
3, Ox Ridge,	51
4, Holmes,	38
Total, 4 Districts,	380

EASTON.

1, Center,	30
3, Narrows,	29
4, Union,	14
5,	18
6, Judd,	11
7, Rock House,	11
9,	10
10,	20
Joint Districts,	27
Total, 8 Districts,	170

FAIRFIELD.

Union,	759
Total, 1 District,	759

GREENWICH.

1, Meeting House,	537
2, Cos Cob,	114
3, Sound Beach,	121
4, Mianus,	105
5, North Mianus,	74
6, North Cos Cob,	32
7, S. Stanwich,	48
8, N. Stanwich,	23
9, Banksville,	10
10, Round Hill,	60
11, Quaker Ridge,	42
12, North Street,	51
13, Clapboard Ridge,	39
14, Peck's Land,	15
15, Riversville,	43
16, Glenville,	183
17, King Street,	46
18, Byram,	204
19, E. Port Chester,	212
20, Pemberwick,	37
Total, 20 Districts,	1,996

HUNTINGTON.

Center,	37
Trapfall,	15
Isinglass,	17
Booth's Hill,	19
Walnut-tree Hill,	28
Upper White Hills,	18
Lower White Hills,	19
French,	20
Coram,	19
Long Hill,	17
Mill,	9
Ferry,	657
Total, 12 Districts,	875

MONROE.

Center,	25
Cutler's Farms,	24
Stepney,	36
Birdsey's Plains,	26
Eastern,	18
Elm Street,	19
Walker's Farms,	28
Total, 7 Districts,	176

NEW CANAAN.

1,	243
2,	28
3,	43
4,	32
5,	19
6,	45
7,	30
8,	34
9,	26
10,	10
11,	20
Total, 11 Districts,	530

FAIRFIELD COUNTY — *continued.*

NEW FAIRFIELD.

Districts.	*Enum. 1889.*
East Center,	28
West Center,	22
Pondville,	24
Great Hollow,	5
Centerville,	30
Great Meadow,	32
Wood Creek,	4
Total, 7 Districts,	145

NEWTOWN.

Flat Swamp,	24
Gray's Plain,	26
Gregory's Orchard,	25
Half Way River,	15
Hanover,	25
Head of the Meadow,	16
Hopewell,	9
Huntingtown,	34
Lake George,	15
Land's End,	59
Middle,	66
Middle Gate,	19
North Center,	60
Palestine,	31
Pohtatuck,	70
Sandy Hook,	138
South Center,	18
Taunton,	35
Toddy Hill,	34
Walnut-tree Hill,	45
Zoar,	51
Total, 21 Districts,	815

NORWALK.

1, South Norwalk,	1,172
2, Over River,	640
3, Center,	557
4, East Norwalk,	459
5, Winnipauk,	169
6, Broad River,	147
7, South 5-Mile River,	149
8, North Center,	114
9, West Norwalk,	65
10, Cranberry Plains,	44
11, Middle 5-Mile River,	68
Total, 11 Districts,	3,584

REDDING.

Districts.	*Enum. 1889.*
1, Center,	31
2, Redding Ridge,	28
3, Couch Hill,	21
4, Diamond Hill,	17
5, Boston,	43
6, Hull,	2
7, Umpawaug,	39
8, Lonetown,	30
9, Pickett's Ridge,	5
10, Foundry,	25
Total, 10 Districts,	241

RIDGEFIELD.

1, Scotland,	33
4, Titicus,	52
5, West Mountain,	27
6, Center,	102
7, West Lane,	24
8, Whipstick,	27
9, Flat Rock,	21
10, Branchville,	27
11, Florida,	31
12, Farmingville,	25
13, N. Ridgebury,	13
14, S. Ridgebury,	20
Total, 12 Districts,	402

SHERMAN.

1,	15
2,	18
3,	56
4,	14
5,	13
6,	14
Total, 6 Districts,	130

STAMFORD.

Consolidated,	3,273
Total, 1 District,	3,273

STRATFORD.

First,	436
Putney,	30
Oronoque,	25
Total, 3 Districts,	491

TRUMBULL.

Districts.	*Enum. 1889.*
Tashua,	32
Long Hill,	67
Chestnut Hill,	36
White Plains,	50
Daniels' Farm,	24
Nichols' Farm,	62
Total, 6 Districts,	271

WESTON.

Middle,	21
Forge,	24
Upper Parish,	30
Good Hill,	19
Lyons Plains,	26
Total, 5 Districts,	120

WESTPORT.

East Saugatuck,	117
West Saugatuck,	109
Compo,	108
Green's Farms,	94
South Saugatuck,	99
Cross Highway,	93
East Long Lots,	46
West Long Lots,	48
Poplar Plain,	40
North,	21
Total, 10 Districts,	775

WILTON.

1,	30
2,	20
3,	27
4,	34
5,	14
6,	45
7,	44
8,	15
9,	22
10,	90
Total, 10 Districts,	341

WINDHAM COUNTY.

BROOKLYN.

1,	104
2,	40
3,	23
4,	15
5,	57
6,	5
7,	11
8,	18
9,	351
Total, 9 Districts,	624

ASHFORD.

1,	19
2,	12
3,	11
4,	8
5,	18
6,	10
7,	16
8,	27
9,	11
10,	10
Total, 10 Districts,	142

CANTERBURY.

1, Packerville,	10
2, Baldwin,	10
3, Willoughby,	15
4, Green,	18
5, Hyde,	7
6, North Society,	17
7, Frost,	34
8, Peck,	18
9, Smith,	15
10, Westminster,	31
11, Raymond,	25
Total, 11 Districts,	200

WINDHAM COUNTY—*continued.*

CHAPLIN.

Districts.	*Enum. 1889.*
1, Center,	39
2, Bedlam,	19
3, Natchaug,	13
4, South East,	33
Total, 4 Districts,	104

EASTFORD.

1, Eastford,	37
2, East Hill,	13
3, Phœnixville,	18
4, South,	7
5, Sibley,	12
6, North Ashford,	19
7, Shippee,	12
8, Axe Factory,	9
Total, 8 Districts,	127

HAMPTON.

1,	27
2,	12
3,	14
4,	15
5,	19
6,	8
7,	28
Total, 7 Districts,	123

KILLINGLY.

1, Danielsonville,	458
4, Center,	112
5, Mashentuck,	22
6, Dayville,	137
7, Williamsville,	181
8, Attawaugan,	161
9, Ballouville,	140
11, Tucker,	10
12, Chestnut Hill,	145
13, Valley,	81
14, Sparks,	37
15, Ledge,	7
16, S. Killingly,	30
17, Horse Hill,	16
18, Warren,	24
Total, 15 Districts,	1,561

PLAINFIELD.

Middle,	61
Stone Hill,	14
Flat Rock,	25
South,	13
White Hall,	10
Black Hill,	23
Moosup,	315
Pond Hill,	8
Green Hollow,	17
Wauregan,	421
Union,	127
Total, 11 Districts,	1,034

POMFRET.

1,	53
2,	26
3,	24
4,	10
5,	46
6,	69
7,	40
8,	20
Total, 8 Districts,	288

PUTNAM.

1, East Putnam,	39
2, Sawyer,	60
3, Putnam Heights,	17
4, Gary,	38
5, Center,	604
6, Rhodesville,	712
Total, 6 Districts,	1,470

SCOTLAND.

1,	26
2,	18
3,	19
4,	21
5,	6
Total, 5 Districts,	90

STERLING.

1, Ekonk,	37
3, Sterling Hill,	21
4, Oneco,	85
5, Stone Factory,	63
7, Titus,	17
8, Checkerberry,	16
Total, 6 Districts,	239

THOMPSON.

Districts.	*Enum. 1889.*
3,	47
4,	45
5,	29
6,	35
7,	209
8,	91
9,	29
10,	40
11,	50
12,	28
13,	31
15,	126
16,	603
Total, 13 Districts,	1,363

WINDHAM.

1, First,	693
2, Natchaug,	1,073
3, West,	18
4, Jerusalem,	12
5, N. Windham,	35
6, Windham Center,	46
7, Warner,	18
8, S. Windham,	71
9, Christian Street,	9
10, Back Road,	15
11, Brick Top,	39
Total, 11 Districts,	2,029

WOODSTOCK.

1,	37
2,	47
3,	33
4,	43
5,	54
6,	20
7,	32
8,	20
9,	49
10,	11
11,	28
12,	48
13,	18
14,	26
15,	33
16,	15
Total, 16 Districts,	514

LITCHFIELD COUNTY.

LITCHFIELD.

Consolidated,	666
Total, 1 District,	666

ARKHAMSTED.

1, Center,	22
2, Center Hill,	22
3, Washington Hill,	17
4, North East,	7
5, South East,	22
6, South Hollow,	9
7, North Hollow,	16
8, Green,	30
9, Riverton,	74
10, Valley,	17
11, Mallory,	32
Total, 11 Districts,	268

BETHLEHEM.

1,	30
2,	15
3,	8
4,	6
5,	20
6,	11
7,	7
Total, 7 Districts,	97

BRIDGEWATER.

1,	66
2,	14
3,	16
4,	16
5,	12
Total, 5 Districts,	124

CANAAN.

1,	37
2,	20
3,	40
4,	24
5,	18
6,	10
7,	24
8,	11
9,	16
Total, 9 Districts,	200

LITCHFIELD COUNTY — *continued.*

COLEBROOK.

Districts.	*Enum. 1889.*
River,	93
Forge,	36
Sandy Brook,	6
Beach Hill,	19
North,	15
Rock,	22
Center,	29
South,	28
South West,	10
West,	13
Total, 10 Districts,	271

CORNWALL.

1,	22
2,	24
3,	13
4,	12
5,	16
6,	17
7,	21
8,	39
10,	23
12,	10
13,	12
14,	12
15,	44
16,	12
17,	11
Total, 15 Districts,	288

GOSHEN.

1, Center,	31
2, East Street,	19
4,	8
5,	9
6, West Side,	18
7,	42
8,	23
9,	12
10, Hall Meadow,	5
12,	9
Union,	4
Joint Districts,	11
Total, 11 Districts,	191

HARWINTON.

1,	27
2,	17
3,	9
4,	19
5,	11
6,	19
7,	29
8,	16
9,	4
10,	22
11,	57
12,	4
Total, 12 Districts,	234

KENT.

1, Flanders,	49
2, Plains,	54
3, North Kent,	38
4, Macedonia,	20
5, Bull's Bridge,	24
6, South Kent,	18
7 and 8, Geer Mountain and Rock,	16
9, East Kent,	22
10 and 14, Skiff Mountain and Fuller Mountain,	21
12, Kent Hollow,	23
13, Ore Hill,	28
Total, 11 Districts,	313

MORRIS.

Districts.	*Enum. 1889.*
1,	33
2,	18
3,	31
4,	14
5,	15
6,	10
Total, 6 Districts,	121

NEW HARTFORD.

North End,	145
Greenwoods,	332
Pine Meadow,	144
West Hill,	19
Town Hill,	19
Bakerville,	31
Merrill,	25
South East Middle,	36
South East,	19
Torrington, Fractional,	23
Total, 9 Districts,	793

NEW MILFORD.

1, Center,	282
2, Park Lane,	32
3, Hill and Plain,	34
4, Second Hill,	19
5, Upper Merryall,	18
6, Pickett,	30
7, Chestnut Land,	26
8, Aspetuck,	41
9, Maryland,	28
10, Lower Merryall,	29
11, Waller,	28
12, Hunt,	7
13, Long Mountain,	16
14, Gaylord,	24
15, Northville,	46
16, Jerusalem,	11
19, Chicken Hill,	91
20, Lanesville.	6
Total, 18 Districts,	768

NORFOLK.

Center,	138
West Norfolk,	83
East Middle,	29
North Middle,	16
South Middle,	18
North Norfolk,	11
North End,	9
South End,	21
South Norfolk,	25
Pond District,	8
Crissey,	2
West Middle,	4
Total, 12 Districts,	364

NORTH CANAAN.

1,	88
2,	135
3,	22
4,	31
5,	40
Total, 5 Districts,	316

PLYMOUTH.

1, Center,	130
2, Terryville,	184
3, East Plymouth,	32
4, North,	26
5, Baldwin,	16
6, Greystone,	12
7, Town Hill,	31
8, Allentown,	10
Total, 8 Districts,	441

ROXBURY.

Districts.	*Enum. 1889.*
1, Center,	33
2, Painter Hill,	21
3, Burritt,	14
4, Good Hill,	11
5, Warner's Mill,	18
7, North,	47
8, Weller,	67
Total, 7 Districts,	211

SALISBURY.

1,	27
2,	215
3,	29
4,	75
5,	18
6,	16
7,	155
8,	148
9,	21
10,	34
11,	88
12,	24
13,	22
Total, 13 Districts,	872

SHARON.

1, Hartwell,	13
2, Consolidated,	121
3, Calkins,	29
4, Amenia Union,	31
5, Gay Street,	21
6, Sharon Mountain,	18
7, White's Hollow,	21
8, Pine Swamp,	17
9, Sharon Valley,	74
10, Handlin,	16
11, Mudgetown,	10
12, Ellsworth, South St.,	25
13, Ellsworth, North St.,	17
14, Ellsworth, East,	12
15, Perry,	8
16, Hall,	14
17, West Woods,	15
Total, 17 Districts,	462

THOMASTON.

Union,	827
Total, 1 District,	827

TORRINGTON.

Union,	1,232
Total, 1 District,	1,232

WASHINGTON.

1, Center,	38
2, Calhoun Street,	79
3, Davis Hollow,	17
4, Upper End,	17
5, East Street,	15
6, South Street,	9
7, Church Hill,	13
8, Marbledale,	16
9, New Preston Hill,	9
10, New Preston,	55
11, Christian Street,	21
12, Woodville,	12
Total, 12 Districts,	301

LITCHFIELD COUNTY — *continued.*

WARREN.

Districts.	*Enum. 1889.*
Center,	26
College Farms,	17
North,	21
North East,	17
Pond,	17
West,	10
South River,	4
Total, 7 Districts,	112

WATERTOWN.

Center,	220
Guernseytown,	24
French Mountain,	10
Linkfield,	13
Nova Scotia,	23
Polk,	27
East Side,	30
Oakville,	70
Poverty Street,	26
Total, 9 Districts,	443

WINCHESTER.

1,	411
3,	31
4,	704
5,	20
6,	19
7,	31
8,	20
9,	10
Total, 8 Districts,	1,246

WOODBURY.

Districts.	*Enum. 1889.*
1, Middle Quarter,	44
2, Down Town,	55
3, Up Town,	58
4, Puckshire,	24
5, Minortown,	20
6, Nonnewaug,	12
7, Flanders,	13
8, Weekeepeemee,	16
9, Hazel Plains,	9
10, West Side,	38
11, Translyvania,	15
12, Quassapaug,	4
13, Cat Swamp,	17
14, Hotchkissville,	88
Total, 14 Districts,	413

MIDDLESEX COUNTY.

MIDDLETOWN.

City,	1,592
Westfield, 1st,	55
Westfield, 2d,	27
Westfield, 3d,	22
Westfield, 4th,	39
Newfield,	37
North Staddle Hill,	29
South Staddle Hill,	42
Industrial,	117
West Long Hill,	34
East Long Hill,	49
Durant,	144
Farm Hill,	109
Johnson Lane,	16
Hubbard,	34
Bow Lane,	33
Miller's Farms,	320
Haddam Road,	4
Maromas,	32
Total, 19 Districts,	2,735

HADDAM.

1, Haddam Center,	87
2, Higganum West,	144
3, Ponsett,	10
4, Shailerville,	26
5, Turkey Hill,	9
6, Candlewood Hill,	22
7, Tylerville,	12
8, Walkley Hill,	12
9, Brainard Hill,	27
12, Burr,	10
13, Higganum East,	45
14, Haddam Neck,	19
Total, 12 Districts,	423

CHATHAM.

Center, East Hampton,	122
N. Center, "	44
Clark's Hill, "	25
North, "	9
South East, "	24
East, "	26
N. W., Middle Haddam,	60
Gate, "	26
Center, "	39
Chestnut Hill, "	30
Pine Brook, "	18
Total, 11 Districts,	423

CHESTER.

North,	75
South,	87
Middle,	45
West,	57
Total, 4 Districts,	264

CLINTON.

Union,	226
Total, 1 District,	226

CROMWELL.

North West,	61
West,	81
North,	109
Center,	67
South,	110
Total, 5 Districts,	428

DURHAM.

North,	25
Quarry,	30
Center,	31
South,	18
Middle West,	16
South West,	13
Total, 6 Districts,	133

EAST HADDAM.

1, Center,	30
2, Landing,	49
3, Red Lane,	29
4, Up Town,	29
5, Bashan,	48
6, Town Hill,	11
7, Wicket Lane,	39
8, Leesville,	19
9, Moodus,	87
10, Millington Green,	24
11, Plains,	30
12, Olmstead,	25
13, Foxtown,	7
14, Tater Hill,	16
15, Millington West,	16
16, Ackley,	19
17, Hadlyme,	39
Total, 17 Districts,	517

ESSEX.

Consolidated,	352
Total, 1 District,	352

KILLINGWORTH.

South West,	4
Center,	12
Pine Orchard,	8
Union,	27
Black Rock,	14
Stone House,	15
Lane,	22
Chestnut Hill,	13
Total, 8 Districts,	115

MIDDLEFIELD.

1, North,	32
2, South,	83
3, East,	30
4, Falls,	49
Total, 4 Districts,	194

OLD SAYBROOK.

Union,	286
Total, 1 District,	286

PORTLAND.

1,	142
2,	673
3,	50
4,	46
5,	16
6,	104
Total, 6 Districts,	1,031

SAYBROOK.

Union,	266
Total, 1 District,	266

WESTBROOK.

First,	45
Second,	5
Third,	13
Fourth,	12
Fifth,	9
Sixth,	35
Seventh,	18
Total, 7 Districts,	137

TOLLAND COUNTY.

TOLLAND.

Districts.	*Enum. 1889.*
1,	26
2,	27
3,	25
4,	21
5,	22
7 and 9,	20
8,	22
10,	15
11,	7
12,	12
13,	21
Total, 11 Districts,	218

ANDOVER.

Union,	56
Total, 1 District,	56

BOLTON.

Center,	22
North,	36
South,	17
South West,	23
North West,	15
Total, 5 Districts,	113

COLUMBIA.

Center,	22
Chestnut Hill,	26
Hop River Village,	37
Pine Street,	25
North,	16
West,	21
South West,	8
Hop River,	25
Total, 8 Districts,	180

COVENTRY.

1,	133
2,	34
3,	45
4,	28
5,	22
6,	19
7,	28
8,	32
9,	21
10,	17
Total, 10 Districts,	379

ELLINGTON.

Districts.	*Enum. 1889.*
1,	101
2,	45
3,	40
4,	14
5,	25
6,	59
7,	11
8,	21
9,	21
Total, 9 Districts,	337

HEBRON.

First,	47
Second,	24
Third,	13
Fourth,	45
Fifth,	18
Sixth,	20
Eighth,	23
Ninth,	10
Tenth,	25
Total, 9 Districts,	225

MANSFIELD.

1, Mansfield Center,	37
2, Mansfield Hollow,	33
3, Spring Hill,	20
4, North Center,	31
5, Four Corners,	30
6, Merrow Station,	13
7, Mansfield Depot,	21
8, Eagleville,	51
10, City,	10
11, Chestnut Hill,	22
12, Atwoodville,	37
13, Mount Hope,	10
14, Gurleyville,	19
15, Wormwood Hill,	11
Total, 14 Districts,	345

SOMERS.

1,	40
2,	24
3,	24
4,	26
5,	15
6,	100
7,	12
8,	13
9,	18
10,	11
Total, 10 Districts,	283

STAFFORD.

Districts.	*Enum. 1889.*
1, Furnace Hollow,	64
2, Springs and Foxville,	572
4, Street,	18
5, Staffordville,	108
6, Washburn,	26
7, Works,	11
8, Rockwell Hill,	15
9, Hall,	19
10, Village,	17
11, Hydeville,	33
12, Square Pond,	10
13, Center,	43
14, Crow Hill,	10
15, Lull,	5
16, Patten,	17
17, Kent Hollow,	13
Total, 16 Districts,	981

UNION.

1,	26
2,	26
3,	9
4,	14
5,	10
6,	11
Total, 6 Districts,	96

VERNON.

East,	1,091
West,	547
North West,	11
South East,	8
Center,	50
South,	41
South West,	56
Talcottville,	52
North East,	96
Total, 9 Districts,	1,952

WILLINGTON.

1,	27
2,	28
3,	14
4,	4
5,	17
6,	41
7,	16
8,	17
9,	43
Total, 9 Districts,	207

GENERAL SUMMARY.

Counties.	Enumerated, October, 1889.	No. of districts enumerating 10 or less.	No. of districts enumerating over 10 but not exceeding 15.	No. of districts enumerating over 15 but not exceeding 20.	No. of districts enumerating over 20 but not exceeding 25.	No. of districts enumerating over 25 but not exceeding 50.	No. of districts enumerating over 50 but not exceeding 100.
Hartford,.....	30,692	8	22	24	17	77	44
New Haven,.....	45,729	10	18	14	28	41	24
New London,.....	16,542	28	30	33	31	45	16
Fairfield,.....	31,894	9	14	24	22	66	20
Windham,.....	9,908	17	20	24	9	40	11
Litchfield,.....	11,574	35	33	49	34	52	18
Middlesex,.....	7,530	10	10	11	8	37	11
Tolland,.....	5,372	12	19	17	23	32	8
The State,.....	159,241	129	166	196	172	390	152

GENERAL SUMMARY.—Continued.

Counties.	No. of districts enumerating over 100 but not exceeding 500.	No. of districts enumerating over 500 but not exceeding 1,000.	No of districts enumerating over 1,000 but not exceeding 2,000.	No. of districts enumerating over 2,000 but not exceeding 5,000.	Enumerating 18,314.	Enumerating 6,981.	Enumerating 11,398.	
Hartford,.....	27	6	3	3	..	..	..	231
New Haven,.....	16	9	4	..	1	1	..	166
New London,.....	22	2	2	1	..	..	..	210
Fairfield,.....	22	7	1	2	..	..	1	188
Windham,.....	14	4	1	..	..	..	..	140
Litchfield,.....	14	3	1	..	..	..	..	239
Middlesex,.....	14	1	1	..	..	..	..	103
Tolland,.....	3	2	1	..	..	..	..	117
The State,.....	132	34	14	6	1	1	1	1,394

AMOUNTS PAID BY STATE FOR LIBRARIES AND APPARATUS.

Report of Year.	Amount.
1857,	$760.00
1858,	2,240.00
1859,	2,100.00
1860,	1,160.00
1861,	730.00
1862,	435.00
1863,	490.00
1864,	530.00
1865,	405.00
1866,	590.00
1867,	515.00
1868,	865.00
1869,	1,730.00
1870,	1,960.00
1871,	2,385.00
1872,	2,345.74
1873,	2,955.00
1874,	3,340.00
1875,	2,450.00
1876,	2,900.00
1877,	2,270.00
1878,	2,975.00
1879,	3,190.00
1880,	3,040.00
1881,	3,005.00
1882,	4,255.00
1883,	3,470.00
1884,	3,090.00
1885,	3,025.00
1886,	3,300 00
1887,	3,525 00
1888,	5,000.00
1889,	3,835.00
1890,	5,890.00
	$80,755.74

EXTRACTS

FROM

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REPORTS OF SCHOOL VISITORS.

Address to People of District. — In June last you committed to us the care of your school. We have, at nominal cost, made the interior clean and attractive, and we are contemplating still further improvements. We have re-engaged the old teachers, and you have shown your approval of it all by sending your children in unusual numbers. Already the registration is nearly or quite as large as it was during the entire year recently closed.

Under these circumstances we address to you this communication. We must have, and we feel that we are entitled to have, your co-operation; and we have no other way of securing that co-operation except to address you in a letter like this. We therefore respectfully, but very earnestly, bespeak your approval of what we have to say.

It is plain that all we have done, or may do, and all that the teachers can do, will go for nothing unless the children are in regular attendance. Parents have a duty, as well as teachers. The duty of the parent is to see that the child is steadily at school; the duty of the teacher is to firmly hold him to his work while he is at school. If parents do not do their part, the teachers cannot do theirs.

We entreat you, therefore, to see to it that your children are in attendance at every school session. In your plans for pleasure, and for work for your children, let nothing be arranged or done that shall take them from school a single session. Every school day for the entire term for the child in school; Saturday for their pleasure, or for home-work.

Nothing so retards the school work and the progress of the individual pupil as irregularity of attendance; nothing so much aids school-work as the desire of the parent to secure punctual and regular attendance. Examine with care the report sent home every week; question the children on what they have learned; help them to master their lessons.

Your children have the privilege and the right to be regularly at school, and, as before said, it is your duty to see that they are there. The provisions of the law are as follows: "Parents and others who have the control of children over eight and *under sixteen* years of age must cause them to attend school regularly, or to be instructed elsewhere, while the public day schools in the districts in which they reside are in session." To this law there are exceptions, but only when the child is regularly at work.

In order that stormy weather may not keep them from school, on such days, when it storms at 12 o'clock, the principal is directed to continue the session until 1 o'clock, and then dismiss for the day.

The principal is required to report to the committee all cases of absence, and the cause and duration of the same. In the event of the absence of your child, kindly advise the principal by note of the cause. Also to report all cases of truancy, that the committee may summon the truant before them, and, if necessary, put the matter in the hands of an officer to deal with it as the law provides.

The records show that the school suffers most from absences in the latter part of the term, namely, in the spring and early summer. This condition of things the committee earnestly protest against in advance for the spring and summer of 1890, and propose, with your co-operation, to insist that all the pupils shall remain in school until the term closes.

The foregoing is submitted by way of suggestion, request, and direction, that you may have a share in the increase of benefits to your children, and at the same time aid your committee and the teachers in their efforts for better school results generally. — GREENWICH.

Attendance. — Still, for the year just closed, only about fifteen per cent. of the enumerated children failed to be registered as attending school at some time during the year. It is therefore obvious that the remaining thirty-one per cent. of the non-attendance was caused by irregularity alone. In other words, nearly one third of the registered children were out of school for the whole year, taking turns, as it were, in keeping up this discouraging average. With all allowances, it is still evident that parents are not sufficiently in earnest to enforce constant and punctual attendance. — EAST HARTFORD, *Rev. Geo. A. Bowman and J. O. Goodwin, Acting Visitors.*

Attendance, Irregular. — During the past year, as in those preceding it, the great cause for the failure to secure the best results from the generous appropriations of the town for school purposes has been irregularity of attendance and absenteeism. If the children are not in the schools they cannot be benefited by them. The most skillful teachers, with attractive school-rooms, furnished with all the modern appliances for illustration and impressing truths upon the mind, are powerless to affect for good children whose visits to the school-room are like those of the angels.— ENFIELD.

Attendance, Irregular. — Irregular attendance in *some* of our schools is preventing the best results, and nothing but sickness would seem to justify it. Irregular attendance of one not only

prevents his own advancement, but largely hinders the progress of those classed with him. I feel to urge the children at every opportunity to be found in the school-room five days each week. I invite the teachers to encourage it, and I *censure* the parents, as I have in the past, for allowing the child so often to remain at home simply because he does not like to go. If such parents will heed the oft-given advice — by the visitors — and visit the school, comparing the standing of other children with their own, this matter will be remedied to a great extent. I notice that as a rule, those children having the most marks of absence never see their parents at school. — GRANBY, *L. C. Spring, Acting Visitor.*

Attendance, Irregular. — Irregularity of attendance is a great evil, and no one, as yet, seems to find a remedy. Many of the schools lose one-half or two-thirds of their scholars the last half of the spring term; one school of thirty dropped to three one day near the close of the spring term; then again, some count the days and half-days their children attend, just to comply with the law, forgetting that the law requires six weeks consecutive attendance; how very few there are who attend six weeks without an absent or tardy mark. — GLASTONBURY, *Henry E. Loomis, Secretary.*

Attendance, Irregular. — Irregular attendance, or rather non-attendance (and we may add parental indifference) is the great evil of our schools, and what can be done to remedy this great drawback to their success? This question is the theme and key-note of all our school reports; it baffles the skill and wisdom of more than one thousand School Visitors and sets at naught the rules and regulations of an army of more than two thousand teachers in our State, and tramples upon all laws and bids defiance to all lawmakers. And this giant evil is on the increase, as may be observed by comparing school registers of former years with those of to-day. Teachers can do much to secure regularity of attendance; indeed this work depends almost wholly upon the teacher. If he or she be discerning and bright and enthusiastic, great results can be obtained in awakening the indifference of both parents and children; but if the teacher be indifferent, results are of no consequence. — WILLINGTON, *Edward Pearl, Chairman.*

Attendance, Irregular. — The greatest defect has been irregular attendance of scholars in many of the districts. Parents seem not to see the necessity of regularity, and the slightest reason or pretext is sufficient, in many cases, to keep children from school. If only those children suffered it would not be so bad, but the whole school must of necessity lose when any scholar is absent. The classes must wait for that scholar or that scholar will continually be behind the others. — EAST WINDSOR, *O. S. Wood and J. B. Noble, Acting Visitors.*

Attendance, Irregular.— The indifference of parents to the education of their children appears again in irregular attendance. The whole number registered as attending school during the year was 130. Average attendance, 73½, only a small fraction over ½. In the third district, with 33 names on the register, the average was 15, less than ½. This represents not only one-half of the school time lost, but the one absent on returning to school, omits the lessons gone over by the class during his absence, and is thus poorly qualified to proceed, especially in arithmetic, or the class must wait for him, which is more often the case.

Now add to this the 722 cases of tardiness, and the injury to the school is very serious. Now, is it fair, with all these discouragements to be overcome, to lay all the blame to the teacher that the schools do not make greater proficiency? If the parents would become more familiar with the school and teacher, occasionally making a visit, it would be interesting to the visitor, and encouraging to both teacher and pupils.— EAST GRANBY, *B. E. Smith, Acting Visitor.*

Buildings.— The outbuildings in many of the districts are not what they should be. Old and dilapidated in appearance, filthy, and everyway unworthy of modern civilization. To their improvement we call the attention of the proper officers of the districts, believing this is all that will be necessary to set them in order.— CANTON, *W. W. Bidwell, Acting Visitor.*

Buildings, Attractiveness of. — Too little attention is paid to the comforts of the school-rooms. With one or two exceptions, an air of barrenness and dilapidation suggest a poverty which does not prevail, or a lack of interest which ought not to continue. A few dollars expended on ceiling, windows, and walls would make the rooms far more inviting, — would be more in harmony with the dignity and importance of education; would make the hill of knowledge more attractive, and would help in the cultivation of manners, which every true teacher seeks to accomplish. — FARMINGTON, *Geo. L. Clark, Acting Visitor.*

Building, New. — The school buildings are all comfortable, with one possible exception, and sufficient for the present. The commodious school building, finished last fall at a cost of a twenty-mill tax to the residents of the Meadow District, will probably give ample accommodation for that district for many years. — EAST HARTFORD, *Rev. Geo. A. Bowman and J. O. Goodwin, Acting Visitors.*

Buildings — School, Condition of.— Sometimes the proposition to repair the school-house awakens the opposition of some residents of the district.

We should suppose that they would take satisfaction in having the only public building in the district in a good state of preser-

vation. It would not seem to require much public spirit to vote an amount sufficient to make needed repairs, but there are those who are not equal to the occasion. In the eastern part of the State a citizen — whose children had grown up to adult age — did not feel that he needed the school-house any longer. When it was proposed to make repairs, he spent nearly a day in going around to the different voters requesting them to vote against the proposed measure, but without success. He found afterwards, to his surprise, that his tax amounted to only thirty cents. When he was opposing it, he thought it would amount to as much as a dollar and a half — a large sum in his estimation for such an object. The case would hardly be worth mentioning, but this is a representative man, not found in every place, and representing only a small minority in any town. If such persons could take a correct view of the subject, it would save them much regret; but the difficulty with them is constitutional, and they would always vote for candidates who do not believe in repairs, if such could be found.

Work on school houses or other public buildings is not often as economically done as the same kind of work on private property. The committee in charge does not always find time to give to the work that close attention which a private citizen gives to work on his own residence. As the public is to pay instead of an individual, greater liberty is felt on the part of the workmen in charging for work and material. Such cases have occurred in this town, in respect to school-houses and other public buildings; though no doubt there have been many exceptions.— BLOOMFIELD, *Dr. Henry Gray, Acting Visitor.*

Children, Work of Small. — We have found in some of our schools a fault that we hope to see remedied hereafter, — that of not attending to the smaller pupils. This should never be allowed; the little children beginning to read and study ought to have frequent, though short, recitations, and work to keep them busy. Older pupils must learn to paddle their own canoes, but the primaries must be shown and instructed. In some cases the little ones were required to read but once a day, and even that was often omitted. This is all wrong; the first and second reader classes should always have four times for reading, not long enough to be tiresome, and they should learn to count, make figures, name the states and capitals, and other oral work. Don't neglect the little ones. — LITCHFIELD, *D. C. Kilbourn, Secretary.*

Committees, District. — The schools would be the gainers if committees would confer with the school visitors before hiring teachers. Experience shows that committees rarely visit even their own schools, and almost never any other. Necessarily then, they have no means of comparing the work of different teachers, nor can they know where the best teachers are to be found; yet

this is just what the school visitors are supposed to know. Practically, however, they have very little, if any, influence in the selection of teachers. — MIDDLETOWN, *C. W. Church, Acting Visitor.*

Discipline. — The discipline during the past year has been unusually good. Teachers have been here long enough to know the peculiarities of individual pupils, and one of the most marked results has been the wise and successful way in which most of the schools have been governed, no case where severe measures were required having occurred during the year. The abolishment of the mid-session recess has worked for good discipline. For nearly two years general recesses in the school-yards have been abolished and physical exercises of a very simple nature instituted instead. Only in the primary rooms is the recess permitted, and then one or more teachers accompany the children to the play-ground. The change has been in every way beneficial. More time is thus gained for school work, less disorder is apparent, and there is given less opportunity for the naturally vicious — some of whom will always be found in every school, either public or private — to inculcate vice by promiscuous mingling on the play-grounds. The use which pupils make of the school grounds, buildings, and furniture, shows, we believe, that a commendable degree of discipline has been attained.

It has been the aim of teachers, the past year, to discipline pupils to keep all school appliances, furniture, and buildings free from any mark or defacement, except that which ordinary and reasonable use renders necessary, and to use all school property with the same care they would exercise in the use of their own, and as soon to think of injuring one as the other. By constant care and watchfulness we have succeeded far beyond our expectation. The majority of our pupils have learned to use, without marring, all school property, and take commendable pride in keeping their respective seats and desks free from all unnecessary marks. The school grounds, especially those of the two larger buildings, one of which is visited twice daily by over four hundred pupils, are, for the amount of time spent upon them, kept in as good condition as the grounds of any residence in the town. — WALLINGFORD CENTRAL DISTRICT, *F. J. Heavens, Principal.*

Discipline. — In several of the schools there might have been more judicious discipline, but there are really few teachers who ever reach the point where this requirement of school work is not a frequently recurring trial to them; and fewer still reach the ideal standard where the obedience of the pupil has become a habit so secure that constant alertness on the part of the teacher is not required. The strain upon a teacher necessary to maintain uniform order in school, and at the same time advance the pupils in their studies, is often great. Here, as in other paths of life,

charity is frequently called for from those critically inclined, and the result of the year's work sometimes justifies a temporary suspension of judgment in this regard. — EAST HARTFORD, *Rev. Geo. A. Bowman and F. O. Goodwin, Acting Visitors.*

Discipline. — My report of last year relating to the discipline of the schools applies equally well to their condition this year. Few serious cases have arisen, and these have been settled, I think, to the satisfaction of all concerned. Parents, teachers, and superintendent are all responsible for the good government of our schools, parents quite as much as teachers or superintendent. Good government in the home insures obedience in the school. Parents, as well as teachers, differ in their methods of government, and every parent naturally wishes his children controlled at school as they are at home, but this is manifestly impossible. Parents should bear in mind that it is much more difficult to govern a family of sixty than a family of two or three, and that methods of discipline that will apply in one case are not always applicable to the other. Two things relating to the discipline of schools are pretty well settled in the minds of leading educators: first, that the golden age of the rod has passed never to return; secondly, that until the millenium dawns, an occasional resort to the rod will be imperative to the best interests of vicious pupils. But a teacher who has frequent occasion to resort to any method of severe punishment is not a proper person to train children in habits of self-control, and to cultivate their moral nature. Work, interest, variety of employment, a pleasant, helpful, and enthusiastic spirit in the teacher, these are more effective means to good order with the average pupil than scolding, retention after school, or the rod. In a well-disciplined school, it is the exceptional scholar that needs correction. The teacher should make such the subject of careful study; until, by a thorough knowledge of his character, she may be in a position to become a character builder to the pupil. — MIDDLETOWN CITY DISTRICT, *W. B. Ferguson, Superintendent.*

District Management. — While our schools, for the year past, will compare favorably with former years, yet it will not be questioned by any one at all conversant with their condition, that they are accomplishing far less than they might and ought to. Many children leave school, after attending more or less regularly for ten years or more, with a superficial knowledge of arithmetic and very little of geography and grammar, while very few know anything of history and physiology. Chief among the causes contributing to this result appears an amazing indifference in parents and tax-payers to the interests and success of the schools, while being very jealous of district rights, and fearing that the district will lose the management of the school. Who ever attends the annual meetings? Usually the Clerk and Committee,

and if one or two others can be got out, it is called a quorum. Some one not present is chosen committee, who feels obliged to take his turn. When the turn comes to one interested and conversant with schools, all right, but it often happens that the Committee thinks and does as one who said, "His own business was all that he could attend to and he hired the first applicant." After procuring wood, his duty ends till the teacher calls for her pay. Only one Committee during the year has felt interest enough to visit his school, and should you inquire how the school was doing, the answer is, "I have heard no complaint." This is the extent of his knowledge. How is this for *district management?* The town system might not work any better, but with a board of school visitors, chosen for their better acquaintance with schools and being a more prominent office, the prospect would be more promising.— EAST GRANBY, *B. E. Smith, Acting Visitor.*

District Meetings. — In order to improve our schools we should begin with the district meetings. The attendance at these meetings is not as good as the attendance at the schools. In some districts it is difficult to get enough together to elect district officers, when there should be a full attendance, and school matters thoroughly discussed in such a way as to create an interest in the schools. Then the teachers who do the best work should be employed and sustained. — OLD LYME, *J. Swaney, Acting Visitor.*

District Reports. — District No. 1 — "A well educated teacher, and did very well, with the exception of large, unruly boys." Districts Nos. 2, 3, and 6 — "Made good improvement." No. 4 (winter term) — "The failure was in government." No. 5 — "Good scholar, eccentric in discipline; good will of scholars lacking."— LISBON, *Acting Visitors.*

Elementary Instruction. — We are impressed that the elementary instruction of some of our schools is not sufficiently thorough and practical. Children twelve or fourteen years old, who have attended school four or five years, surely ought to be able to make ordinary arithmetical calculations quickly and correctly; to write a letter of friendship or business in a neat hand, properly spelled and punctuated; and to express themselves in conversation with a fair degree of grammatical propriety. Yet an examination with special reference to these points has shown many pupils to be deficient. There has been a great lack, especially in the outer districts, of written work with pen and ink, a defect which the board will try to remedy in the coming year. — DANBURY, *Rev. A. C. Hubbard, Secretary.*

Enumeration, Change in Time of.— It is believed, however, that it will prove to be of advantage, and already some of the enumerators have spoken of the greater ease and chance of accuracy in

taking the enumeration at a season of the year when it is less difficult to get about and get at the people.— HARTFORD, *W. W. Hyde, Acting Visitor.*

Evening Schools. — The experiment of an evening school was tried in the Union District during the winter with what seemed a good degree of success. The attendance began at 125, and ranged from that number down to fifty. Instruction was given to two general classes by Mr. Monteith and George E. Taft, Esq, the sessions being held in the High School building every other evening in the week. Work was confined to the branches of reading, writing, arithmetic, grammar, and spelling. It was noticeable that after those who had come from curiosity and the novelty of the thing had dropped out, there was left a class of pupils who settled down to the work in good shape. Brightness of mind, keen relish for learning, and good progress were some of the things observable. The experiment seemed to prove that an evening school is of special benefit to that class of young people who, by age and circumstances, are beyond the hope of any more culture in the regular schools, and who are still desirous of improvement. — FARMINGTON, *Rev. D. D. Marsh, Acting Visitor.*

Examinations, State Teachers'.— A general practice of preferring teachers who had passed the examination of the State Board would be of advantage to our schools. The examinations made by that Board are thorough and searching, and their certificates have the merit of giving a fair estimate of the teacher's ability so far as knowledge is concerned. The Board of School Visitors can judge better as to the qualities of a teacher as an instructor or instructress than as to general knowledge and attainments. It is to be hoped that there will be a more general appreciation of the value of these state certificates on the part of our committees, and that candidates for positions as teachers will be led to pass the state examinations before applying for positions. In this way our schools will be benefited, and a fruitful source of disagreement between district committees and the Board of School Visitors will be disposed of. — HARTFORD, *W. W. Hyde Acting Visitor.*

Geography, Outline of Work on the Mississippi River. —

Mississippi Basin.

1. bound

(a) west	continental axis Texan river water parting
(b) east	secondary axis water parting of Alabama river basin system
(c) north	water parting of the Saskatchawan basin and the water-parting of the St. Lawrence basin.

2. slopes
   - (a) right
     - bound
       - upper
       - lower
     - describe
       - upper
       - middle
       - lower
     - mountains
       - number
       - where
     - river basins
       - size (comparative
       - names
   - (b) left
     - bound
     - describe
       - by comparisons
       - with right
     - river basins
       - slope
   - (c) source
     - height
     - length
     - kind

3. size
   - (a) comparative
   - (b) actual

Mississippi River.

1. Upper Mississippi
   - (a) banks
   - (b) width
   - (c) bed
   - (d) current
   - (e) Falls of St. Anthony
   - (f) sandbars
   - (g) snags
   - (h) water
   - (i) uses
   - (j) boats

2. Lower Mississippi
   - (a) width
   - (b) bed
   - (c) current
   - (d) height
   - (e) levees
     - material
     - describe
     - use
     - crevasses
   - (f) bayous
     - what
     - cause
     - proposed use
   - (g) islands
     - changes
     - names
     - size
   - (h) uses
   - (i) boats

3. Mouth of Mississippi.

(a) delta { cause { size; sandbars { disadvantages; size { jetties

4. name . . . { origin; meaning

5. history . . { DeSoto; LaSalle; Marquette

Some books to be consulted in the preparation of this lesson:—
Encyclopedia of Persons and Places.
Methods and aids in Geography. C. F. King.
America Illustrated.
Johnson's Encyclopedia.
The World at Home.
Scribner's Geog. Reader.
Harper's Magazine for October, 1887.
Zig-Zag Journeys in the Occident.
Four Months in a Sneak Box, by N. A. Bishop.

As the Mississippi is the first North American river taught, the teaching must be thorough because it will be a basis of comparison for the work which is to follow.

The children can get from the molded form nearly all that is necessary under "Mississippi basin." The facts relating to the river should be told by the teacher or read by the pupils for themselves. The latter way is by far the better. In these information lessons it is well for the teacher to give much more than she expects to have remembered. Details will serve to fix important points. The children must be able to see the Mississippi as clearly as possible without having had the actual experience. A class is interested in studying the lives of men connected with the history of the river. Poems describing the river may be read or taught. A portion of Hiawatha is a pleasing selection to teach. Pictures of the river are important helps. Children should be encouraged to draw pictures of this kind. If a particularly good description of a part of the river be found, have a drawing made of this word-picture. Those who could not draw the entire picture could perhaps draw some part of it, and so with the historical work. Be sure the children know "why" for all the facts learned. — NEW HAVEN, *Edith W. Todd, Teacher.*

Geography, Topical Method of Teaching. — The teaching by topics does away with the text-book to a great extent — and the pupil, instead of memorizing a page of printed matter, consults the globe and map, and by comparisons and contrasts makes out for himself, as it were, a geography. This method, or the anti-rote plan, makes teacher as well as scholar work, and with a relish too, and is a superior appeal to the understanding. Position is

learned before surface, elevation before drainage, climate before the productions of the soil. Books of consultation are put into the hands of the class, pictures are distributed, maps and moulds prepared, and the day's reading selected with reference to the geography. Several raised maps of putty have been built up by scholars who have been promoted from this room, that are very correct and neat models of surface-slope and depressions. — DERBY, *Dr. Geo. L. Beardsley, Acting Visitor.*

High School. — Course of Study.—

ENGLISH DEPARTMENT.

CLASS.	TERM. (20 weeks.)	MATHEMATICS.	SCIENCE.	MODERN LANGUAGES. HISTORY.	ENGLISH LANGUAGE. HISTORY.
FOURTH.	First.	Book keeping. Algebra.	Physical Geography. Botany.	French. German. Latin.	Study of English.
	Second.	Algebra.	Physiology.	French. German. Latin.	English.
THIRD.	First.	Algebra.		French. German. Latin.	Rhetoric and Study of English.
	Second.	Algebra.	Science of Government.	French. German. Latin.	An. Hist.
JUNIOR.	First.	Geometry.	Physics.	Latin. French. German.	Mod. Hist.
	Second.	Geometry.	Chemistry.	Latin. French. German.	Eng. Lit.
SENIOR.	First.	Astronomy.	Geology.	Latin. French. German.	Eng. Lit.
	Second.	Physiology and Reviews.			

Each pupil has three studies daily, and one special exercise in either reading, writing, drawing, spelling, or singing. Regular weekly exercises in composition or declamation are also required of all pupils throughout the course.

CLASSICAL DEPARTMENT.

CLASS.	TERM. (20 weeks.)	LATIN.	GREEK.	MATHEMATICS.	HISTORY, SCIENCE, ETC.
FOURTH.	First.	Grammar and Lessons.		Algebra.	Rom. Hist.
	Second.			Algebra.	Greek Hist.
THIRD.	First.	Cæsar.	Grammar and White's Lessons.	Algebra.	
	Second.	Cæsar.		Algebra.	
JUNIOR.	First.	Cicero.	Goodwin's Greek Reader.	Geometry.	
	Second.	Cicero.			French or German.
SENIOR.	First.	Vergil.	Homer.		French or German.
	Second.	Vergil.	Homer and Review.		French or German.
SUMMER.		Reviews.			

There are frequent exercises in Latin and Greek Prose Composition throughout the course.

Each pupil has three studies daily, and one special exercise in either reading, writing, drawing, spelling, or singing.

COMMERCIAL DEPARTMENT.

	TERM (20 weeks.)	MATHEMATICS.	SCIENCE.	MODERN LANGUAGE.	ENGLISH AND HISTORY.
FIRST YEAR.	First.	Book-keeping. Arithmetic.	Phys. Geog.	German. French.	English Language.
	Second.	Book-keeping. Arithmetic.	Civil Government.	German. French.	English Language.
SECOND YEAR.	First.	Book-keeping.	Physics.	German. French.	History and Constitution U. S.
	Second.	Book-keeping.	Chemistry.	German. French.	General History.

GENERAL EXERCISES.

First Year. — Penmanship, Business Forms, Reading, Drawing, Music, Spelling, Composition, Declamation, Mental Arithmetic.

Second Year. — The same as for the first year, with the addition of Correspondence and Commercial Arithmetic.

SCIENTIFIC DEPARTMENT.

CLASS.	TERM. (20 weeks.)	LATIN.	MATH.	SCIENCE AND LANGUAGE.
FOURTH.	First.	Grammar and Lessons.	Algebra.	Study of English.
	Second.		Algebra.	
THIRD.	First.	Cæsar.	Algebra.	English, Science of Government.
	Second.	Cæsar.	Algebra.	
JUNIOR.	First.	Cæsar.	Geometry and Trigonometry.	
	Second.	Prin. Latina.	Geometry and Trigonometry.	
SENIOR.	Summer.	Reviews.		

— NEW HAVEN, *S. T. Dutton, Superintendent.*

Industrial Training. — The point, then, is this, is it not better to begin a system of industrial training, and make reading, writing, and arithmetic the three principal studies, and labor with these until they have become thoroughly a part of the scholar's intelligence? We need not, by this course, take from the child its instruction in other branches, but it does seem that too much time is given to the reviewing of geography and history. The scholar should be instructed in these studies, and taught the importance of a knowledge of all useful things, but if a love for reading can be instilled in the mind, could not many useful studies be made a portion of the supplementary reading course, and language study? And would not an equal benefit to the scholar accrue?

This is simply a query, and not a conclusion, the thing desired being the greater benefit of the child, and not the depriving of its school course of those advantages which help to success. Given, a good working knowledge of arithmetic, a plain hand writing, a love for reading, and an insight into some industrial pursuit, and

has not the child received a greater benefit than is given by more diversified but less useful instruction?

If the desire for a wider culture, and a more extensive knowledge of affairs, is desired, the scholar will find no lack of ways open for him to reach up to this. For such, the advanced schools and colleges offer means to reach the highest point in knowledge the mind is capable of attaining. What the common schools should give is a knowledge of the duties of life, combined with a good grounding in the fundamental branches of education. These will be of value, both to the individual and to the commonwealth. NEW LONDON, *Thomas S. Collier, Acting Visitor.*

Instruction, Need of Good. — Now, in closing, I am impelled to say that if our schools are to be as efficient as they ought to be, due regard must be paid to the quality of instruction. Anybody can ask questions out of a text-book if he knows enough to read, but it is not everybody who can teach a child to think, and draw out what is in him. Good teachers cannot be had without paying for their services. In my opinion, our district school system, so far as my acquaintance with it extends, is not adapted to cultivate and build up the children who come under its management. There is not always with us the right man appointed as district committee. Sometimes one who has not the slightest interest is asked to serve because it is "his turn." He gets a teacher where he can if only he may get the matter off his hands, then let the school run itself. Things might be more satisfactory if only we put the right man in the right place. Let him be a man who has interest in having a good school and a proper pride in its successful management. Let him be a man who believes in education. Then give him money enough to get the proper teacher, and matters can be greatly improved. We must have good instruction, or else our children will grow up with erroneous impressions and crude ideas. They will have a smattering of knowledge which will stand them in little stead when they arrive at years of maturity. I know little of the past, but speaking from my knowledge and experience, I think we need great improvement in the quality of our instruction. Teach children to think. Let us not make parrots of them, uttering certain rules and reciting sentences, with a mechanical glibness that is certainly discouraging to a lover of good education. I must allude again to the necessity that a parent should recognize his duty toward the school in his district. How often children are kept out of school without adequate reason! Sometimes the child does not wish to go, and the parent does not enforce attendance, or some so-called duty is thought to demand the retention of the child at home; or perhaps the parent has a prejudice against the teacher. For all these reasons the child goes very little, perhaps, and the formative years pass by unused and neglected. I think parents should understand that they have some duty toward the school as they

have toward the home. No farmer would feel that he could neglect the proper care of his stock without loss to himself through their bad condition. Much less can any parent afford to withhold from his children the opportunities for education which they so much need, and which are so conveniently presented. We should be careful how we keep our children out of school for any length of time, except under the dictates of stern necessity. With a good quality of instruction and a full school and regular attendance our schools ought to reach a higher standard. — NORTH BRANFORD, *Rev. F. Countryman, Acting Visitor.*

Irregular Attendance. — Although the attendance has been more regular and prompt than in the past, yet, in the opinion of the acting visitor, there is still more need for reform in this particular than in any connected with our schools. It is thought by some that a half-day or a day out of school, or a tardy arrival now and then, is not a very serious matter, and that all the loss sustained is that of the two or three recitations missed. This is a great mistake. The work of classes is greatly disturbed by every absence from recitation; important explanations by the teacher are lost to the absent one; the others in the class leave the absentee behind, and he becomes discouraged. Perhaps he drags along behind the class during the remainder of the term, but by the next falls back into a lower class. But even if these less obvious results did not exist, if the scholar lost only the recitations which took place during his absence, his loss would still be great in view of the vast amount of information to be acquired, and the very short time in which to gain it. — SHARON, *Dr. C. W. Bassett, Secretary.*

Irregular Attendance. — And what adds tenfold to this feature of the situation is the seeming indifference of some parents. The same interest that sends the children to the mill or the workshop, with the regularity of returning day, would, if applied to school attendance, soon work a complete transformation. The State, realizing the necessity of wholesome rules, in this matter, has delegated to school boards the right to form such rules as locality requires. Hence, when this evil had assumed such proportions, in the high school department of District No. 1, the board felt compelled to take some measures to counteract its effect. The result was a set of regulations concerning attendance was passed, which, though by some pronounced sharp and arbitrary, very much improved the attendance. The evil in question works great injustice to all concerned. Even those pupils who are regular in their attendance are restrained in their progress, to allow the laggards to retain their places in the class, or the classes must be broken up and new ones formed, adding greatly to the labors of the teachers, and hindering their efficiency. To you, who are interested as taxpayers, comes the appeal of injustice, for those for whom the money is paid fail to receive any benefit, and

so far the money is wasted. It does not stop even here. The State furnishing a part of the money is deprived of that measure of intelligence in its prospective citizens which it has a right to expect and even demand. — New Canaan, *Chas. E. Hall, Acting Visitor.*

Irregular Attendance. — One of the most serious drawbacks to successful work in our schools is the irregular attendance, and this is due, in nearly every instance, to the lack of oversight on the part of parents. A large part of the absences the teacher is powerless to prevent. Their work is crippled, and an injury is done to the children themselves, and we find that the parents who sin most in this particular are those who complain most of the slow progress of their children. — Norfolk, *H. B. Knapp and Geo. R. Bigelow, Acting Visitors.*

Irregular Attendance. — Parents, far too often, think that an absence now and then does not matter much, either way, and that school work can be subordinated to almost anything else; that schooling is a mere incident in a child's life, and that much does not depend upon just how this is done; consequently children are kept at home for the most trifling reasons, and our teachers are asked, again and again, to excuse a child at this or that time, or to omit some lesson or study. Thus the child early learns to think that other things may take the place of school duties, and that there will be little or no harm, if he does his work in a careless, happy-go-lucky way.

This is all wrong. Going to school is the chief vocation of a child's life, just as real to him as anything he will ever undertake, and his troubles and cares are as hard for him to bear, as those of his father or mother are for them. — Torrington, *W. A. Cowles, Secretary.*

Irregular Attendance. — Still another evil, and one which is yet undiminished, is irregular attendance. This is the greatest hindrance to good work with which we have to deal. For this, the parents, often on account of prejudice against the teachers, or indifference to the welfare of their children, are more to blame than the teachers, or those who direct the policy of the schools. — Thomaston, *F. W. Etheridge, Secretary.*

Irregular Attendance. — Superintendent Ferguson reports that the average attendance in the city schools last year was 94.9 per cent., while in our town schools it was only 70 per cent. With such a report no reasonable parent can expect a school to make satisfactory progress, for it need not be said that even more depends upon the attention of the scholars than upon the efficiency of the teachers. It is but justice to state that some of the irregular attendance was due to sickness in some of the districts,

but this only partially explains the sad fact. The results are very apparent. In every school the contrast is very marked between the progress of the regular attendants and of the irregular ones. The remedy for this is a more careful oversight by the parents themselves over the attendance of the children. — MIDDLETOWN, *C. W. Church, Acting Visitor.*

Irregular Attendance. — The schools are in as good condition as could be reasonably expected, so long as such irregular attendance continues. Very many of the parents in the factory villages send their children to school to evade the law, not from any desire that their children should receive an education. The schools are kept open for their benefit 190 days, but they generally send their children only a sufficient number of days to meet the requirement of the law, 120 days. It is only by the most untiring effort of the teachers that our schools are kept to their present standard. A large proportion of the pupils in the factory districts are of foreign parentage, and the angelic patience required of the teacher can only be fully appreciated by being an eye-witness of the work. Notwithstanding that these children receive all their instruction in a language foreign to them, it is surprising how rapidly they will acquire a knowledge of reading, writing, and arithmetic under the guidance of a skillful teacher. — KILLINGLY, *Anthony Ames, Secretary.*

Kindergartens. — The kindergartens established at the Brown and the West Middle schools are now so well under way that their success is beyond question. At the Brown school, the new building erected to accommodate this department of the work is found to be well suited for the purposes intended. The school in that district does a special work by gathering in from the street a large number of little children about four years old, and turning their attention to things which will be of use to them, instead of allowing them to grow up under evil influences and begin their school days handicapped by their previous training. The parents, themselves, have many of them expressed their delight with the new change. These schools for the little children cannot fail to have a marked influence in diminishing the evils of truancy; many truants become so from the fact that their school days do not begin until habits of life have been formed which make confinement in the school room obnoxious. The kindergarten, however, by making the school attractive to the children when very young, will show its effects in their future course as they go on through the upper grades of the school. In every way, the experiment of starting these schools merits approbation. — HARTFORD, *W. W. Hyde, Acting Visitor.*

Kindergarten, The. — Our primary teachers who receive pupils from the kindergarten are strongly convinced that they accomplish

twice as much as the ordinary pupil. The same testimony comes from every quarter where the test has been made. The observing and executive powers are so quickened and trained that children are ready to think and act more readily and clearly than they otherwise would do. They have laid the foundations of their education in self-activity, and the habits of cheerful, patient industry they have acquired are a lifelong benefit.

There is that in the kindergarten which makes it of great value to unfortunate and neglected children. If a child three years old has no home in the true sense, his education begins on the street, and by the time he enters school, he is far too well habituated to evil of all kinds. Place him in the kindergarten for these three years, and he may be saved to a life of honorable citizenship. In several States, including Connecticut, the support of kindergartens is sanctioned by law, and the system is rapidly extending. — NEW HAVEN, *S. T. Dutton, Superintendent.*

Library. — The library room is a great convenience. Probably the pupils read ten times as many books in connection with their studies as they did before the room was provided. We now have a fair supply of excellent books for high school pupils, but only a few for pupils of the grammar grades. To lead to a broad understanding of history and geography, we need books of travel, history, and biography. About five hundred dollars would furnish the needed supply; and, if some public-spirited citizen of Middletown would like to perform an act that would cause his influence for the education of the young people of the city to be felt for generations to come, and his name to be held in lasting honor, he can do so in no better way than by furnishing the means for such a grammar school library. It is really hoped that such a philanthropic citizen may be found. — MIDDLETOWN CITY DISTRICT, *W. B. Ferguson, Superintendent.*

Lisbon. — During the past year schools have been maintained in six districts. The teachers, with one exception, were inexperienced, it being their first attempt at teaching. All the schools made progress in their several studies, some quite marked.

The total expenses of the six schools was $817.70, to which adding the amount of $207.13, paid to the town of Sprague, makes a total of $1,024.83 expended for educational purposes.

The amount received by the town from State School Fund, Town Deposit Fund, Local Fund, etc., was $321.06, leaving a balance of $703.77, the amount actually paid for school from town tax.

The whole number of scholars enumerated Jan. 1, 1889, was 92. Of this number there resided in District No. 1, 11; District No. 2, 21; District No. 3, 19; District No. 4, 10; District No. 5, 20; District No. 6, 11; total, 92.

The average attendance in District No. 1, for winter term, was

5.7, summer, 5.05; No. 2, winter 11.13, summer 12.21; No. 3, winter, 14.3, summer, 13.2; No. 4, winter, 10.4, summer, 4.27; No. 5, winter, 11.5, summer, 7.4; No. 6, winter, 10.2, summer, 10.4. As a help for the improvement of our schools, and the encouragement, both to teachers and scholars, the Board would recommend to all persons, and especially to parents, to see that their children attend school regularly, and also show their interest by frequent visits. Nothing would inspire teachers more than to see parents and others thus interested.

The last legislature having increased the school year from 24 to 30 weeks, therefore we would recommend that the sum of $900 be allowed by the town for the maintenance of its schools the present year.

Q. M. BOSWORTH, *Chairman.*
A. A. HILLS, *Secretary.*

Outbuildings.— Cleanliness is said to be next to godliness, and the Acting Visitor, in the discharge of the duties imposed by the statutes, is sometimes strongly inclined to favor the truth of the assertion that the public schools are godless. While some are found to be clean and free from taint, others exhibit such a degree of filth as to forbid the supposition that the teachers know that such buildings have any connection with school-teaching. A daily inspection of these buildings by the teacher inspired by the motto, that "eternal vigilance is the price of freedom" from filth, seems, in the present condition of human nature, to be imperatively demanded, if these places are to be kept respectable or decent.— ENFIELD.

Parents, Duty of.— But there seems to be a few people who do not wish to be either honest or fair, or if they do they have a peculiar way of going about it.

"To incite interest in study, and to instill principles of obedience to proper authority, truth, politeness, and good manners, are not easy for a teacher, in the face of adverse criticism and direct opposition at home. Yet every one concedes these principles are right, proper, and necessary, not only in the school-room, but in all after life.

"The teacher, therefore, who is laboring to inculcate them should be encouraged and sustained. But some parents seem to oppose good order and obedience. Children are taken out of school. Parents prefer that the children should do as they please — should not be governed; should be allowed to speak and act as they please. Such parents never seem to think anything about the studies — never say anything about them; never visit the school to see how the teacher works, and how the scholars do or do not work.

"While the teacher is trying to do what is for the future good of the pupil, and for the best interest of the school, both these matters seem to be overlooked by the parent as of no account.

The consequence is that the teacher is discouraged and hindered, and the harmony and efficiency of the school is impaired." — SALEM, *Dr. C. F. Congdon, Acting Visitor.*

Parents, Injudicious Remarks of. — I am also equally well satisfied that many failures in our schools can be attributed to the effects of indiscreet remarks (often thoughtlessly made) by the parents, in the presence of the children, concerning the teacher and his methods of conducting the school. — LYME, *H. B. Sisson, Acting Visitor.*

Penmanship. — In penmanship there is a lamentable faultiness in every school. Time enough is given to the writing, but the quality is poor, position improper, neatness wanting, and an easy control of the pen not favored. Too often the teacher loses an interest in the writing, overlooks errors, permits haste, or fails to explain on the black-board the movements and tracings. — DERBY, *Dr. Geo. L. Beardsley, Acting Visitor.*

Penmanship. — I regret to see that in many schools the teaching of penmanship has become a lost art; many times the writing-books are passed around, and the scholars pretend to write while the teacher is busy at something else, and after a while they are gathered up again; and the next day the same thing is done again, and the last *page* of that child is worse than the first. I have seen a word spelled six different ways on one page, showing clearly that the scholar had not looked at the copy at all. Try and teach the *principles* of penmanship, and the proper way of *holding a pen*, letting alone the flourishes, etc., and we shall see in our schools an improvement in that most important branch of education. — CORNWALL, *P. M. Kellogg, Secretary.*

Perrin, Rev. Lavalette, D.D. — The records of the year would be in no wise complete without some tribute being paid to the memory of one who was so suddenly, and by so sad a calamity, removed from our midst last winter.

The Rev. Lavalette Perrin was for many years a member of the school board, and since the consolidation, in 1881, was a member, with the exception of one year, until his death, at which time he was chairman and acting visitor. In him we ever found a true friend of education, one who was always interested in that problem of high importance, the welfare and education of our youth.

As he advanced in years his interest did not lessen, nor did he fail to keep abreast with the times, and none believed more thoroughly than he in progress in educational methods, while his judgment was of rare excellence. We miss, not only the help he rendered us, but his genial presence and helpful companionship. His was a life most noble in its aims, and none could come under

his influence without feeling that their own lives had been broadened and made better.

This is but a slight tribute to the man, but his influence will be felt in our lives and in those of the children of our town, an influence that will live in the years to come. — TORRINGTON, *W. A. Cowles, Secretary.*

Physiology, State Text-book of. — The little State manual is thought by some to be too meager, especially in its details of the effects of alcoholic drinks upon the human system, but if people will consider that, from its very nature, it must be suggestive rather than exhaustive; and if teachers will thoroughly possess themselves of those details as portrayed on the 48th and 49th pages, they will perhaps find that this little tract will be better than a larger treatise. — MERIDEN, *Rev. F. T. Pettee, Secretary.*

Regulations of 1808. — The following is a copy of rules adopted for the government of the schools in East Hartford, in December, 1808. The visiting committee that year were: Rev. Andrew Yates, Jonathan Wells, Esq., Ashbel Gilman, Martin Stanley, Timothy Hall, Stephen Porter, Samuel Pitkin, Joseph Spencer, James Pitkin. The manuscript was found among the papers of the late John Williams, of Manchester, who taught in the North District, and also at Long Hill. They are given as showing the educational resources and methods of eighty years ago.

EAST HARTFORD, 25 Dcm., 1808.

The committy of overseers according to law appointed by the First School Society in East Hartford, have devised and adopted the following Regulations relative to the employment of Teachers and the Branches and the mode of Education for the Schools under their Care.

1. Should the Overseers find on Examination that any Teacher is deficient in any of the Branches necessary to be taught in the School, or is a person of immoral character, shall be dismissed.

2. In those Schools which have more than forty Schollars no Branch of Education shall be taught above Writing, Reading & English Grammar, in smaller Schools Arithmetic and Geography may be taught.

3. No Schollar shall be put to Reading in the Lessons for reading in the Spelling Book unless he can spell with readiness the first 26 Tables of the first part of Webster's Institute, nor may any be advanced to the class reading in the N. T. [New Testament] unless he can read with sufficient accuracy in the Lessons, and all who read in the N. T. must have a portion of Spelling given them to study between school hours, and spell out of the Book every morning.

4. Those who are able to read with correctness in the N. T.

may be promoted to the Class which reads in the Old Testament, or Monitor, or Webster's Elements of Science, as the Teacher may judge most propper. To these portions of Grammar may be given to study between school hours, which they shall [?] occasionally to their reading.

5. Schollars that can read with sufficient accuracy in the Opinion of the Teacher may be taught the art of writing, but no schollar must be suffered to write more than one hour each half day.

6. The performances of the Writings must be inspected by the Teacher both while the schollars are engaged in writing, and after they have finished. Their Writing Books must be kept neat and clean, free from blots, ruled so as not to waste paper.

7. Every Schollar who is able to read, commit to memmory a portion of the Assembly's shorter Catechism, or any other Christian Catechism they shall chose, and repeat it on Saturday forenoon, and —

8. It is expected that every schollar shall be supplied with Books that are necessary according to the Teacher's Directions. They shall not borrow Books of each other, but every one keep his own Books, preserve them neat and clean, and show them if requested by the Committee when they visit the School.

9. The books which the Overseers wish to be used in the School are Webster's Institute, 1st Part, The New and Old Testament of the Bible, the Preceptor, or Monitor, or Webster's Selection, or Webster's Elements of Useful Knowledge, and the Assembly's short Catechism.

10. The Overseers would recommend to the Teacher to close the exercises of the School with prayer.

11. The punctual attendance of the Schollars at the hours appointed to begin the school, their diligent attention to Business in school, and their orderly conduct is of the greatest consequence to every Schollar and the whole School. The teacher therefore will pay a very particular attention to these.

12. No Schollar shall be allowed to loiter and waste his time in going to School and returning home. Nor are any to be suffered to absent themselves from school except it be by the particular request of their Parents or Guardian.

13. All those who are guilty of using profane language, of lying and stealing, or defrauding their mates, quarrelling, or disturbing the Peace and harmony of the School, are not to escape suitable punishment.

14. As the practice of Snow-Balling and Rolling togather Bodies of Snow is injurious to the school Schollars, exposing their health, unfits them for Writing, often is the cause of Disputes, and is injurious to Travellers, — it is requested of the Teacher that they forbid such practices. The Overseers would also request the Teacher to suppress the practice of Schollars gaming with each

other in pin Lotteries, pitching Cents, trading in small things, and the like, because all these little practices tend to divert the attention from study and lay the foundation for principles and habits that are very dangerous.

15. The Overseers would recommend to the Teachers of the different Schools to admonish their Schollars to pay due attention to the observance of the Sabbath, and reprove such as are guilty of indecent conduct in time of public Worship in the Meeting house, as well as for immorality in general.

16. The Schollars shall treat Citizens and Strangers with civility, be obedient to their parents and guardians and teachers, and conduct respectfully to their superiors, to the Aged, to magistrates and to all in Authority.

17. No Scholar shall absent himself from school, except the parents of such Schollar particularly request it of the teacher, and if any such Schollar do absent himself without such permission he or she will be noted as one of the worst Schollars in the School when the Overseers point out who has excelled and who has not.

18. It is the desire of the Overseers that the Regulations, beginning at the 11th Article, be read by some of the Schollars in the hearing of the School once every Week. — EAST HARTFORD.

School Buildings.— It is understood, of course, that in these matters the Board of School Visitors has not the power to order the buildings to be changed or rebuilt in accordance with their views. The statute makes it their duty to examine the school buildings and see that they are in a satisfactory condition, and the districts are required to make them thus satisfactory in order to entitle them to share in the school moneys. The ways and means, however, of arriving at the results are entirely within the powers of the district committees. This naturally gives rise to more or less friction and causes some disagreement between the Board and the district committees.— HARTFORD, *W. W. Hyde, Acting Visitor.*

Schools, Dangers of. — As for the future of our public schools, not only in Meriden but in America, all we can say is, keep out the twin devils of politics and sectarianism, and all will be well; admit them, and all will be confusion and strife. These are demons hard to exorcise. It is much easier to *keep* them out, than to *cast* them out. Keep them out then. Lock the portals of the public schools against them, bar the gates, keep them out; then, though they rave and tear without, all will be peace and prosperity within. — MERIDEN, *Rev. J. T. Pettee, Acting Visitor.*

Schools, Erroneous Ideas of. — It sometimes amuses us to hear people talk about the public schools. We listen attentively for ten or fifteen minutes and then discover that they are talking

about *the schools of thirty or forty years ago.* They have no conception of a modern school — the public school of to-day. How could they have? They have never visited one — have not been in a school-house, except to attend a district meeting, for thirty or forty years. Old prejudices, founded upon their recollections of the schools that *were*, cut them off from all sympathy with the schools that *are*. — MERIDEN, *Rev. J. T. Pettee, Acting Visitor.*

Schools of Former Times. — We hear the lament on every hand for "the good old times, when we had better schools for less money than they cost now." Those who make this lament are usually those who have no children to educate, never visit the schools, and would never know of their existence but for the school appropriation in the town meeting, or from the visit of the tax collector. If by it is meant that the children who were formerly in our schools of the same age as those now attending them were more advanced in the common school studies, its truthfulness is denied.

We believe it is true that some of the schools appeared better, formerly, than now. But we do not believe it was because better teachers were employed, or because less money was spent to support them. It was because of the presence in them of pupils more advanced in years, and of maturer judgments, than are found in them in later years. In our common schools we used to find classes of pupils, male and female, whose ages would range from fourteen to twenty years; while now it is rare to find a boy in a common school over fourteen, even in the winter term. Such are the demands of business that they are away from the schools filling positions of usefulness, for which the drill of the schools of the "good old times" would have poorly prepared them.

Let us not make an idol of the past, nor shed our tears over departed worth, but, remembering our duty to the living present, with as much wisdom as may be given us, make high our ideal for school attainment, and, looking forward, full of hope and trust, labor for its realization. — ENFIELD.

Small Schools. — During the last school year the number enumerated and in no school was only two; one of these is fifteen years old, and the other only five years old. — SALEM, *Dr. C. F. Congdon, Acting Visitor.*

Small Schools. — It is becoming a serious question, What shall be done with our small schools? Is it profitable to support a school for six or eight scholars at a cost of from $15.00 to $25.00 per scholar per year? And besides, such schools are generally unsatisfactory; a pupil in a class alone lacks that ambition to excel which is awakened by others studying and reciting the same lessons. — EAST GRANBY, *B. E. Smith, Acting Visitor.*

Small Schools. — The small schools in some of our rural districts are taxing the wisdom of our school board to find a plan of doing them justice in their facilities for obtaining that education to which they are entitled, and at the same time to also do justice to the treasury of the town by keeping within a reasonable expenditure for the limited number of scholars. It seems unfair to pay as much for the instruction of five children as for forty, and yet, the five need the same equipment, individually, for life's great duties, as the forty. Who will suggest a plan that will be just, and yet generous? — PLYMOUTH, *L. D. Baldwin, Acting Visitor.*

State Board of Education, Report of. — The great importance of this exercise is illustrated by the examination of the schools in the State conducted by the Secretary of the State Board, of the results of which some specimens are given in the last State report. The publication of these has attracted attention and called forth some adverse criticism. A paragraph from a Pennsylvania paper was circulated in the local papers of California, last spring, setting forth the deplorable condition of the common schools in Connecticut, stating that the teachers didn't know how to teach writing, etc. It was not pleasant reading for Connecticut travelers — school visitors, moreover. The State report, however, sufficiently explains the matter. Those specimens may not be understood three thousand miles away, but Connecticut teachers should take a square look at them. For this reason it is to be regretted that a larger number of copies of the Report was not published for the use of teachers. Making due allowance for work done at sight and in limited time, the importance is apparent of training pupils to promptness and self-reliance that they may show their knowledge when called to do so, aside from the usual routine of school methods. Let the work of testing and correction go on. The fame of our State will suffer less from knowing than from covering the facts. It would be well for our schools to have a greater amount of miscellaneous test work in connection with the lesson course. In practical life the test of knowledge is the ability to use it. — MANCHESTER, *Rev. S. W. Robbins and Dr. O. B. Taylor, Acting Visitors.*

State Board of Education, Report of. — The Report of the Secretary of the State Board of Education, of the examination of the schools in New London County, as presented to the last Legislature, gives but 12 efficient schools outside of the cities in said county, in an examination of 248; the astonishing majority of over twenty to one not only inefficient, but 71 of that vast majority *utterly* inefficient. While no teacher in a Stonington school last year, at the time of that examination, can prove him or herself exempt in said report from being represented in that large class of inefficients, because no school was individually specified, yet the local visitors, with their more numerous and better facilities

for judging than an entire stranger to teacher and pupils — inexperienced in the working of common schools — *can* have, in a two hours' visit, reported the schools during the same period, without exception, in a progressive state of culture. Now then, we might have been vain enough to hope, had the number of efficient schools in the entire county been reported as 16 instead of 12, that the Stonington schools were all *efficient;* but alas, the ban is not thus removed, for now, at the best, four of our schools must be numbered in the inefficient category. Secretary Hine says, that in making his report the cities of Norwich and New London, "which differ in some important conditions from the country towns," are left out of account, but does not state what the conditions are. Perhaps they may have reference to the part of the report by Prof. Carroll of the State Normal, bearing upon city schools. Mr. Carroll says: "In most of the larger cities teachers are now seldom employed who have not had successful experience, or who are not Normal School graduates. It thus appears that the growth of the school is principally due to an increased demand for trained teachers. Moreover, an increasing interest has been awakened in the art of teaching," etc.

In the above regard, the town of Stonington is equal to her city neighbors. Three-fourths or more of its schools in both village and country have been taught for several years past by just the efficient class of teachers described by Mr. Carroll, teachers of "successful experience," many of whom have received normal training. Consequently, we think that it may be justly claimed by our local authorities that Stonington should stand in the first rank in its school management, and that Mr. Hine should have either excluded it, like the cities, from his report, or individualized its several schools in his examinations. — STONINGTON, *C. H. Babcock, Secretary.*

Summer School. — The Secretary of the State Board of Education has, for several years, held a summer school for teachers, where all that relates to the teacher's work is taught and discussed by the best educators in the land. This year nineteen of our teachers attended this school.

When it is remembered that the summer school begins at the close of our school year, after forty weeks of hard work in the school room, that it is held in the hottest part of the summer, and that it consumes nearly one-third of the teacher's vacation, and that attendance at this school means real work, high praise is certainly due to those who sacrifice so much to their profession. — WATERBURY CENTRAL DISTRICT, *Board of Education.*

Superintendence. — In the first place, our schools ought to be under the close and daily supervision of an able and experienced superintendent. While, as a rule, good teachers make good schools, yet without organization, training and direction by a

competent chief, who is conversant with all the best methods and minutiæ of school-room work, much futile and misdirected effort will ensue. There will always be a failure to accomplish the best results. — THOMASTON, *F. W. Etheridge, Secretary.*

Superintendence. — My experience in visiting the schools the past two years convinces me that better results would be obtained if more efficient superintendence could be secured. Few, if any, of the teachers have had the advantages of normal training, and what they need is suggestions as to methods and aims, and this cannot be done effectually by any one visiting the schools only twice a term. If the training of our children is of any value — and no one questions that — then it is important that it be done in as thorough a manner as possible. As good teachers as possible should be secured, and then by careful, efficient superintendence see that the best possible results are obtained. — MIDDLETOWN, *C. W. Church, Acting Visitor.*

Supervision. — While, in general, the work of the teachers in their respective departments is well done, there is very clearly a great waste of good effort from the lack of uniformity in the work of the school as a whole. We are failing to take advantage of the peculiarly favorable conditions which this town affords for a first-rate public school. With our children all in the limits of one building, we ought not to be running six separate and distinct schools. It will, I trust, be distinctly understood that I am not referring to the work of the teachers in their own departments; as a rule this is better done than we have a right to expect. — PLAINVILLE, *Rev. W. Everett Johnson, Acting Visitor.*

Supervision, Need of. — Occasionally I have found scholars desirous of running through their books, going from one to another, without knowing much of anything of what they have been over. If the teacher wished to place them where they belonged trouble was liable to follow. Scholars seem to think that it is optional with them, or their parents, what studies they will or will not pursue, and that the teacher, or acting visitor, has no voice in the matter. In such cases I have assumed such authority — if I did not have it — as would overcome the difficulty.

This board have the right to make such rules and regulations for the classification and government of the schools as are thought best. And if the acting visitor was foreinstalled with your advice and authority he would feel more free to act when occasion required. It does not seem right for a scholar to take one or two studies and idle away the rest of the day, because he thinks, perhaps, that geography or grammar would be of no use to him. In such a case the teacher will suggest other studies; but the scholar is generally an old sinner, and resists. The teacher may appeal to the school visitor, and he can advise that the suggestions of the

teacher be carried out. But if advising is all he can do, generally his advice will not be heeded, and the scholar scores another victory against the teacher and visitor. If the latter feels that he has the sanction and authority of his colleagues on the board to command what appears right and just the difficulty is easily settled, and the acting visitor feels safe that no other member of the board will think he has overreached his authority. — SALEM, *Dr. Chas. F. Congdon, Acting Visitor.*

Teachers, Appearance of. — The teacher who is good natured, polite to the children, has a cheerful disposition, is in love with the work, and can do justice to three "good square meals" a day, will produce better results with any method than will the old-fashioned scolding teacher, with perched rod, pinched face, high-pitched voice, and dyspeptic stomach, having the most approved methods of modern stamp. One district has learned this, and elects doctors for the school committee, and, as their advice and example is usually safe to follow, other districts are falling into line, and selecting their teacher from the former class. Other things being equal, the teachers who present a good personal appearance have the advantage in early winning the good will of the children, and are thus likely to secure better results than those less favored in this respect.

But it has been found that the former win the good will of others than the children, and early plunge into the sea of matrimony, ruthlessly sundering old ties for the enchantments of the new; and the school is compelled to try the experiment of a new teacher. With a plain teacher this is avoided. And, as plainness of person promises permanency of position, we give our preference for this class of teachers. — ENFIELD.

Teachers, Change of. — Another obstacle is the constant change in our corps of teachers. In the schools in which we have been able to secure and retain thoroughly competent teachers, we have always found genuine progress. But the unsatisfactory condition of those schools in which frequent changes of teachers have taken place, aptly illustrates the serious nature of this evil. — THOMASTON, *F. W. Etheridge, Secretary.*

Teachers, Character of. — If we were to find fault at all, we should say that the principal difficulty (especially with our beginners) is the want of order. To secure this the teacher should, of all things, possess *self-control.* The power to look with calmness upon every event and every individual in the school-room; to avoid excitement from any cause, but with judicial serenity and official promptness to act in such wise that, without saying so, it will be shown who is in authority there. In a word, that blending of kindness and firmness, that dignity of bearing which bespeaks *character*, and begets affection, will govern a school as neither

rules nor *rods* can ever do, and the degree in which the teacher possesses these gifts will be the measure of government in any school. — LITCHFIELD, *D. C. Kilbourn, Secretary.*

Teachers, Duty of.— It has been suggested that if the teachers were more winsome, if they were to visit the homes of those children who suffer from this cause and have a quiet talk about the matter with the parents over a social cup of tea, a happy deliverance from the evil might be the result. This course was once suggested to a teacher, who replied that she was a school-teacher and not a missionary. When asked, "Are you a Christian?" she blushed, and replied, "I will try the plan." In this case it worked well. Indifference was changed to friendly interest. — ENFIELD.

Teachers, Employment of.— Right here lies one of the great obstacles to success of the system of public schools. Committees are chosen by the districts, not on account of any special ability to employ persons qualified to teach, but to answer the law; no effort is made to select the person best qualified to teach. On the contrary, first come first served is too often the result.

The office is generally shunned by persons who have ability to meet its real demands, being regarded as a thankless task, and hedged about with many tribulations. The trouble is, the system is wrong and needs reform.

The common schools of the State will never be what they should be, or are intended to be, as long as this plan of a hundred years ago is in force.— CANTON, *W. W. Bidwell, Acting Visitor.*

Teachers' Examinations. — The board have sought to maintain a high standard of examinations for teachers' certificates.

Experience has proved, however, that there are those who are able to pass a rigid examination in the branches required by law, who are not qualified to teach school properly. They lack governing power, that indefinable tact by which one is able to control pupils thoroughly, yet quietly. They are not apt to teach. They fail in stimulating the intellectual powers of their pupils to original exercises. They keep school, they hear recitations, they fill the memory with definitions and rules, but they do not teach. — DANBURY, *Rev. A. C. Hubbard, Secretary.*

Teachers, Importance of Securing Good. — In presenting the usual schedule of expenses and attendance for the year, the Acting Visitor, in accordance with custom, takes the liberty of offering one or two reflections, by way of preface.

It is just cause for congratulation that the dilapidated school houses, which for so long a time marked the decay of public spirit

in some of the districts, have been replaced by new or thoroughly renovated structures.

The citizens of the district should now turn their attention to the matter of books and other essential items of school equipment. The teacher's desk should be supplied with at least an Unabridged Dictionary and the regular text-books of the school. Neglect in this important matter is causing more perplexity and disturbance in some of the schools than all other items combined. Some of the school-rooms are also in need of more blackboard facilities, and others have neither maps nor globes. The districts cannot afford to be careless or parsimonious on these points, because no teacher can do good work when thus handicapped.

It is to be feared that the general public does not yet fully realize the importance, from an economic standpoint, of securing for our country schools the very best teachers that can be found, and generously supporting them in their work. It is a matter that directly concerns the public; for, in the rural districts especially, the character of the future citizen depends largely on common school influences.

Careless work in the school-room develops slovenly mental habits, coarse manners, and unsound morals. It is poor economy to cultivate such traits in the rising generation.

The true teacher — one whose qualifications for leadership are unquestionable — wields an influence on the scholar more powerful and more permanent than that of the minister or even the parent. The public good demands that the children of our country towns have the benefit of personal contact with such teachers during school age.

The supply of faithful and competent teachers will keep pace with the public demand for and appreciation of their work. — SOMERS, *Arthur W. Kibbe, Acting Visitor.*

Teachers' Meeting at Niantic.— This State has one of the best Summer Schools in the U. S. The tuition is free, location excellent, instruction the best that can be obtained. Nine of our teachers were present this summer. Now that the school does not open until the second week in July it is desirable that hereafter many of our teachers be in attendance.— BRISTOL, *J. F. Williams, Acting Visitor.*

Teachers' Meetings. — From some cause there have been no teachers' meetings during the past year for the relation of professional experiences, the presentation and discussion of methods of teaching and modes of discipline, and other matters in which teachers ought to be interested. Whether educational journals (in which these and kindred subjects are presented in great variety by the master minds of the profession) have supplied the place of the meetings, or not, we are unable to say. If they have, we would suggest that after the teachers have been filling their lamps

for a whole year from this source, they must now be in a condition to shine, not only in their individual school-rooms, but in the presence of each other; and, if they all shine, what a blaze of educational glory there will be if they come together again in a teachers' meeting. If the Journal has not supplied the place of the meeting we suggest that now is a good time to kindle the fires anew. Of the thirty teachers in town it is hoped that some may be found who are not too proud to learn, too humble to teach, too indifferent to be interested, or too sensitive to be criticised, who will organize these meetings and help to make them profitable. — ENFIELD.

Teachers' Meetings. — There should be held in each town from two to six weeks of what might be called a teachers' institute, conducted by some experienced teacher from some State Normal School, or from some other school equally as good. This might be held during the summer months. In this way many of our bright young men and women would get new ideas and inspiration at little cost, and which they would take with them into their schools. — GRANBY, *C. C. Campbell, Acting Visitor.*

Teaching, Methods of. — The improvement needed is mainly in lines of progress already begun. The study of arithmetic and geography should be carried on with the spirit of inquiry which beyond the knowledge of facts and definitions makes the scholar observant of the world he lives in and the work he is to do in it. The study of physiology is to be made more and more practical, that the scholar may care for and strengthen his physical powers by guarding against the things that are enemies to health and character, the evils arising from the use of alcoholic and narcotic stimulants having special prominence in this study. Reading must be a matter of thorough and perpetual drill, even when the teacher has come to think his pupils commendably proficient, and is taking pride in their attainments. Give to the average scholar, even in a bright class, a new page to read to a new audience, and judged by what the hearers will learn of the subject matter from the reading, the experiment is liable to be sadly disappointing. Force, articulation, and expression must have constant attention or the pupil will fall back into careless habits before he knows it. — MANCHESTER, *Rev. S. W. Robbins and Dr. O. B. Taylor, Acting Visitors.*

Teachers' Need of Normal School — The old time has gone by when scholars could pass from the district school to the permanent work of teaching; and even graduates from the college and high school find it greatly to their advantage to spend some time in a normal course, especially if they would meet the demands of our primary departments. — MANCHESTER, *Rev. S. W. Robbins and O. B. Taylor, Acting Visitors.*

Teachers, Normal School. — The third class, of which the number has been limited in this town, is the graduate of the Normal School. We have accepted the diploma of this school as a guarantee of literary qualifications. If they are deficient in other qualities, it can be learned by frequent visitation and close observation. We have expected much of this class of teachers; but it does not, with absolute certainty, follow that our duty to the children is performed when we have placed them under the instruction of a graduate of the Normal School. It has been well said that "great teachers are not *made* in normal schools; like poets, they are born. The power of forming character, and shaping the life of the young, of planting seeds of good in the tender human soul, and quickening its aspirations for all that is true and noble, comes not from the hands of man; it is God-given." — LEBANON, *Dr. W. P. Barber, Acting Visitor.*

Teachers, Qualifications of. — Many of them are too young. They have no judgment or capacity to manage or govern a school. They would not be thought of or tolerated to conduct general business, for want of apparent ability, but in the matter of educating young minds, in everything that goes to establish their success in life, the most difficult of all tasks and demanding the most careful and earnest thought, they are employed. No boy or girl under eighteen or twenty years of age should be entrusted with the training of young minds. Maturity of judgment is expected; earnest, well directed effort is what is wanted; strength of character and developed intellects are needed, and must be had, or the school will never prosper. Only those who have been thoroughly educated in the branches required to be taught, and special training for teaching, should be entrusted with the work.

Two things are absolutely necessary to make a good teacher — 1st, a good education, and 2d, aptness to teach. These two elements must unite in the individual, else the effort will be a failure.

The matter of age for teaching should be fixed and settled by the laws of the State — that no more tyros may be found *pretending* to teach.— CANTON, *W. W. Bidwell, Acting Visitor.*

Teachers, Qualifications of. — The teachers employed have been of a better grade, and they have all, without exception, striven hard to make a good showing and to advance the scholarship of the schools under their charge. But still there is a chance for improvement on the part of the teachers in their methods of instruction and also on the part of the pupils in their diligence of application to study. It is too often true that the teachers who can be secured in our smaller districts have had very little opportunity to learn the modern methods of teaching. They have perhaps been the best scholars in the schools which they have attended and have gone from there to take charge of other schools. They

are not worthy of blame for not knowing the best methods of teaching, for it has taken wise heads and long experience to discover and apply them; neither are these teachers to be rejected from teaching until they have had experience, but the result upon the pupils and upon their parents of employing these inexperienced teachers is not always satisfactory. — GRANBY, *C. C. Campbell, Acting Visitor.*

Teachers, Selection of. — Whenever and however it may be done, it should be distinctly emphasized by teacher upon scholar and by school visitor upon teacher that teaching is a profession which requires all the skill and intellect which one possesses; and that if the only object of one's teaching is to get a little money for a wedding outfit, or a pleasure trip, and then to cast aside the profession as of no further value, it is a crime against society and the State and an insult to teachers and the profession to engage in teaching. It is like the medical student who, after a lecture or two on Anatomy, practices medicine a few months for the cash there is in it. I believe there is nothing in the world over which people are so indifferent as over this matter of the selection of teachers. When we come to use as much care and judgment in the selection of teachers as in the selection of a family physician, we shall have better teachers and better schools. I will not say when this day will come. — GRANBY, *C. C. Campbell, Acting Visitor.*

Teachers, Training of. — Out of the changes in the methods of instruction has grown the necessity for the special training of teachers. The Normal School gives this training to the comparatively few that can avail themselves of its advantages, but a large number of teachers get all they ever know of the best methods of doing their work through reading and the very slow school of experience.

These may become the best of teachers, but the need of ready-made teachers is so pressing that these ought to be prepared for their work at the beginning. — WATERBURY CENTRAL DISTRICT, *Board of Education.*

Teaching, Improvement in. — The teacher who is so fortunate as to live and labor in these modern times finds unlimited opportunities for self-improvement as well as for professional growth. In any field of study or reading which he chooses to pursue he will discover truth that is directly related to his work; for education, considered as a science, includes all history and draws from every department of knowledge. The better we learn the story of toil and struggle, through which man has risen to his present position, and the more knowledge we have of those universal laws of growth and development which are revealed by every living organism, the more thoroughly fitted are we to instruct and train those committed to our care.

Education in the truest sense is *growth*. The teacher cannot supplant nature. He can only aid her by making the conditions for healthy life as favorable as possible. Nurture and environment do much for the tender plant — they may foster symmetrical development in the child. They cannot add a single power or faculty, but can direct his self-activity and lead him to form right habits.

The better understanding of this principle is the essence of modern educational reform. Could every teacher stand on this higher ground we should see more of keen desire and spontaneous effort in every school-room. There is a certain kind of adherence to rules, and faithful performance of duties, in school and out, which, while permitting a good average of a certain kind of result, nevertheless does not make a "rousing good school." Unless the teacher is keen, fresh, vigorous in thought, feeling, and action, there will be more or less of stagnation.

Five hours per day of earnest work is a severe tax upon the energies, and no teacher should carry home a mass of papers for correction requiring from one to three hours of the most nerve-wearing, head-aching, and eye-blinding labor. It prevents that social and mental relaxation needed to preserve a healthy tone, and prevents the opportunity for self-improvement. To train children to *avoid* mistakes or to hunt down and correct their own mistakes is far better than doing it for them. The first is true education, the second may prevent education by permitting pupils to become helpless or dependent. Emphasis is laid upon this point for the reason that there can be little *improvement in teaching* as long as the days are spent in gathering chaff and the nights in winnowing it. Energetic instruction, with frequent, brief written exercises to be improved, corrected, and re-written by the pupils themselves is sure to make self-reliant students.

The home work of the teacher as far as the school is concerned should be such as to broaden his intellectual horizon and invigorate his thought. He should also make a careful plan of the succeeding day's work. These two things he can do with pleasure and profit, and his work will grow brighter and stronger day by day.

Certain means have been employed to improve teaching in our schools, which I will briefly mention :

1. Meetings of principals. These are held once a month, sometimes oftener, and afford the opportunity of free discussion and concerted action. The general policy of management and teaching is fully considered, and it is expected that the several principals will convey to their teachers such information and advice as will tend to secure the desired results. It is hoped that these meetings will be still more effective in the future.

2. Teachers' Meetings. These are held in the several sub-districts and are conducted by the principals. The policy of the district, as directed by the Board, or as sanctioned in principals'

meeting, is explained to the teachers. Special directions concerning the details of management are given. The meetings afford a good opportunity for the free, frank discussion of the principles of teaching and the best way of applying them. I regret to report that in some districts there has been less of this kind of effort than could be desired, and am equally glad to say that, in certain districts, a good beginning has been made. The half hour after four o'clock spent in this way once each week would do much to elevate the tone of school work.

3. Grade Meetings. These were held regularly on Saturday mornings for the first time the past year, from October 1st until the holidays. While the sessions were in charge of the Superintendent, the work of instruction was largely performed by teachers. Almost every subject was fully discussed and illustrative lessons were given. I wish here to bear witness to the apparent pleasure with which teachers and principals attended. Many were present, not only at meetings of their own grades, but also at those of other grades, and have requested that they be continued another year. This state of things is most encouraging, and indicates the purpose that generally exists among our teachers.

4. General Meetings. As usual all teachers have met several times during the year, and addresses have been made on important topics. Those who have spoken are: S. T. Dutton, subject: "The Work of the Year"; W. F. Gordy, "Preparatory work in History"; Miss Annie Hills, Boston, "U. S. History"; Rev. A. E. Winship, Boston, "Mental Training"; Miss M. A. Brush, Boston, "Reading"; Mr. A. B. Morrill, New Britain, "Machinery of Mind."

5. Visiting Schools. During the autumn the number of substitutes was sufficient to permit the majority of the teachers to visit other schools one or more half days. A few teachers were found in the district who had scarcely seen another school than their own in a dozen years. Nothing can be more unfortunate than this. Every teacher is entitled to visit other schools one day in each year, and the district is entitled to the improved service that is sure to accrue from such visits. New and valuable ideas are thus rapidly disseminated and the teachers' outlook becomes broader.

6. Pedagogical Study. There are now certain fountains of information on the science and art of education to which teachers can go with profit. A number of the sub-districts are supplied with copies of some of the best books, and several principals have undertaken to study systematically some standard work with their teachers, and the result has been gratifying. If, in addition to the collection of pedagogical works at the Welch Training School, there could be a library of this kind located at some central point, as, for example, the office of the Board of Education, to be always open to teachers and principals, I am sure many would avail themselves of it.

7. General Reading. The Free Public Library and the Young Men's Institute are rapidly improving their equipment, and so are becoming more efficient as educational factors. The former has provided a special plan whereby teachers can draw several books at once for school use, and the Librarian, Mr. W. K. Stetson, invites teachers to suggest the names of books that are needed in the schools. He also kindly offers to assist teachers in finding information upon such topics as they may desire to pursue.

The rooms of the Historical Society and the Peabody Museum offer special opportunities to teachers who desire easily to interest their pupils in history or science. Visits to these places with intelligent explanation are most stimulating and helpful.

These are some of the means available for the improvement of teaching which, next to good health, is the thing most to be desired in our schools. — NEW HAVEN, *S. T. Dutton, Superintendent.*

Teaching, Necessity of Good.— The importance of employing only the best of teachers cannot be overestimated. Candidates for the position of teacher should possess good health, sterling integrity, the natural aptness for teaching which springs out of tact, ingenuity, love for children, and, as a rule, should have pursued, not only a course of study as broad as that given in our common and high schools, but also, a professional training in the theory and art of teaching. Every good teacher excels in some direction, and the problem is, how to lead an entire corps to discard, respectively, their poor methods and substitute for them the good ones, which their various associates are using. To this end there is now afforded to teachers by means of school visiting, conventions, suggestions from school officers, etc., greater facilities for comparing notes than ever before.

However able a teacher may be, there are directions in which she could profitably follow the example set by the great body of the profession, and no teacher can expect to give satisfaction, who blindly refuses to adopt the discoveries of others, pronouncing school meetings a bore, and throwing circulars of suggestions into the waste basket.

Our best teachers are least confined to routine methods and are able to use the very individualities of pupils as avenues of instruction.

Every subject or principle should be thoroughly prepared by the teacher before the opening of the session, and should be taught with the aid of vivid illustrations, and, if possible, of visible objects. The teacher should never lose sight of the fact that the pupils are intimately connected with the affairs of everyday life, and every opportunity should be improved to apply the useful knowledge gained in school to their daily experience and observation out of school. "Text-books are to be used as aids," and to some extent as guides in school work, but teachers are to *teach the subject* rather than the text-book.

More attention should be given to the following particulars: (1) In leading the children into the habit of consulting dictionaries and other books of reference. (2) In caring for the health of the pupils, and in making the school-room so attractive, that to be there shall be a pleasure as well as a profit to all. (3) In cultivating among the pupils a spirit of self-respect and habitual courtesy towards others. (4) In encouraging the pupils to think for themselves. (5) In securing from the pupils attention and promptness; good habits of position and movement; distinct utterance, good tones, and a fluent expression in acceptable language. (6) Lessons designed to awaken the moral sense of the pupil and lead him to distinguish right from wrong. (7) To teach punctuality and habits of order, as well as proper behavior at home, at the table, at school, on the street, and in other public places. (8) To impress upon the children a sense of their duties to parents, teachers, brothers, sisters, the poor, the aged, and the infirm. (9) Verses and maxims that will lead the pupils to distinguish and appreciate moral qualities, such as honesty, patience, obedience, kindness, generosity, and perseverance. (10) To teach that the dictates of conscience are to be obeyed. (11) The power of habit. (12) The importance of self-denial and self-control. (13) The necessity of faithfulness in the discharge of all duties. (14) That patriotism, enterprise, and public spirit are important to secure the prosperity of our country.— BRISTOL, *F. F. Williams, Acting Visitor.*

Text-books, Expense of.— The method of buying and distributing text-books has aroused no criticism to the knowledge of the Acting Visitor. At the beginning of the year, we had on hand books costing $635.96; the sales amounted to $782.36; we have bought in value, $483.78; and have on hand books worth $302.01 which represents the $300 drawn from the town treasury as a sort of capital.— BRISTOL, *F. F. Jennings, Secretary.*

Text-books, Free. — The free text-book system, as a system, is found to work well and to give increasing satisfaction to teachers, scholars, and school officers. Putting aside for a moment the question of expense, the principal arguments advanced by its opponents are:

1. That it fosters a careless use of books. 2. That it shuts out of the home the school books, which are valuable as a possession, and as a library of reference in after years.

Col. Thomas W. Higginson makes much of this latter objection.

To the first we reply "Not proven." It is quite as possible to make a pupil take care of public property over which we have control, as to induce the same pupil to take care of his private property over which we have no control.

As to the second, we reply, that the objection is obviated by stimulating pupils to buy their own books of the town, and so

own them outright. Many can easily do this. The board is prepared to dispose of new books, at any time, for this purpose, at cost prices.

The subject of free books has commanded general attention throughout New England. The conservative State of Massachusetts has adopted it. Salisbury was (with one other town) the first in Connecticut to adopt it, and has since been followed by Bristol, Naugatuck, and New Haven, while Thomaston, Wallingford, Enfield, and elsewhere it is strongly recommended. A report from a Massachusetts town says on this subject: "The value of this law can hardly be over-estimated. . . . It is one of the most progressive steps the State has taken for the education of her youth. . . . It opens her schools to every child within her borders, whatever may be his nationality or social condition in life, and makes them for him, not only in name, but in every essential quality, truly and absolutely free public schools."

In regard to the cost of the system, inquiry reveals the fact, that we are proceeding on a lower expenditure than any town within our knowledge. In Naugatuck, for example, the cost per pupil the first year was $1.23, the second year, $0.76. In ten towns in Massachusetts the cost was found to be $1.15. In Salisbury the cost per pupil, the first year, was $0.57; the second year, $0.59; the third year, $0.35.

The following comparison will illustrate the cost of the free-book system, on the supposition that all unused and fresh stock on hand is worth its cost, and all second-hand books are worth one-half their cost:

Year.	Appropriation.	Appropriation for the year, plus assets left over from previous year.	Assets on hand at close of year.	Net cost for the year.
1887...	$500.00	$500.00	$240.99	$259.01
1888...	500.00	740.99	399.14	341.85
1889...	309.55	718.69	474.23	244.46

— Salisbury, *Rev. F. C. Goddard, Secretary.*

Text-books, Free. — This has been the third year of the free text-book system, and while it has its disadvantages, it is on the whole, we think, advisable to continue it. The discussion of it in last year's report would be applicable to it this year. The cost, the past year, has been $61.35, and for the three years about $700, and we estimate the value of the books on hand, in good order for reissue, at about $350. Very few books have been lost; the greatest loss is in the wear and tear by ordinary use, and that mostly with the first, second, and third readers. If book-makers would bind their books honestly they would last much longer. — Litchfield, *D. C. Kilbourn, Secretary.*

Text-books, Free. — It is certainly a great advantage to the working of the school that scholars be furnished very promptly at the beginning of each term with their text-books. To obtain this end there was instituted the present system, by which the books are purchased by the principal at the expense of the town, and sold to the scholars as needed. If these sales could be established on a cash basis, the system would be without fault. But, if we should so establish the system, its benefit would be lost, as only a portion of the scholars would be promptly furnished with books, and much time be wasted as classes entered upon new studies.

Under the existing order, credit sales are necessary, and a large proportion of these must be reckoned as bad debts. It is very plain that an injustice is here done to those who do pay for their children's books, since they not only pay for them but are in addition taxed to pay for those of other people. Many persons of good financial standing refuse to pay for text-books because of this injustice necessarily connected with the system. In my opinion it should be abolished and free text-books introduced. — PLAINVILLE, *Rev. W. Everett Johnson, Acting Visitor.*

Text-books, Free. — Paid for readers, $56.90; received for readers sold, $1.38, total, $55.52.

Of the above amount $30.72 was paid for readers purchased August 28, 1889, to be used the present year.

Estimating the wear and tear of the books we do not think the cost of readers for the past year exceeded $50.

For two years now the town has furnished readers for the use of the scholars in the public schools. When the question of "free text-books" was brought before the town, we told you that the plan worked well in other places, and we believed that it would here. You decided to make the experiment with the readers. This has been done, and we believe it has been a success. Our teachers are almost unanimous in favor of free readers, and of having all the text-books free. Very little do we hear said in opposition to this measure, and we think it has your approval. Now, fellow townsmen, we once more appeal to your generosity, and ask you to furnish geographies now, and the other text-books when deemed advisable by the school visitors.

The initial expense of geographies will be much less than that of the readers, and it will cost but little each year to replenish stock. — THOMPSON, *E. H. Corttiss, Secretary.*

Text-books, Free. — We suggest that if the *text-books* in all of the schools were made *free* it would greatly aid in removing this cause for complaint. The law permits the town to do this; and, judging from legislative action concerning school matters, the opinion is entertained that some time may elapse before the permissive character of the law becomes mandatory. Meanwhile, the children suffer the deprivation of privileges to which their birth, or

presence in a Christian land, entitles them, — a blow is struck at the pillars on which the republic was built, and the town becomes a participator in the possible tragedy of souls remaining and dying ignorant that have the capacity for knowledge. The doors of our free schools are virtually closed to those who have no books. We are not unmindful of the fact that it is made the duty of the District Committee to furnish, at the expense of the town, proper text-books for those children whose parents are too poor to purchase them. But our observation teaches us that this duty is seldom performed when inquiry reveals vicious habits on the part of the parents as the cause of their poverty; and thus the sins of the parents are visited upon the children, and it is sad to think that the average District Committee, from prudential considerations, is made hard-hearted enough to become the willing agent for such infliction. If the town does not see fit to adopt the plan of free text-books it is hoped that each District Committee will make it sure that no child is absent from school through want of proper text-books.— ENFIELD.

Town Management. — In the agricultural districts the schools number but few scholars, and an almost complete lack of appliances, such as reference books, wall maps, and other apparatus which are considered essential to a well-equipped school room; consequently the taxpayers in town are furnishing far better facilities for the instruction of the foreign element than are furnished to our American children in these farming districts. And such will continue to be the case until the schools are brought under town management. — KILLINGLY, *Anthony Ames, Secretary.*

Town Management. — Against my formerly expressed opinions, I have come to the conclusion that consolidation would have a tendency to remedy such evils, and to make the wheels of our school system run with less friction, and at the same time be productive of better results. This plan is open to some serious objections, but on the whole I am convinced that the path of wisdom lies in this direction. — PLYMOUTH, *L. D. Baldwin, Acting Visitor.*

Town Management. — Wherever schools have been placed under town management the gain has invariably been very marked. That is especially needed in this town, since scholars from the other districts are continually attending the city high school, and if all the schools were under a more uniform control the advantage to the pupils would be very great. Connecticut has too long rested satisfied with the old-time distinction of being "noted for her common schools," and has not kept pace with the progress of other States. In Massachusetts, in all towns as large as this, the schools are under the direct control of one superintendent, while smaller towns unite together for the same purpose. The result is a higher grade of teaching than in this State. Strange as it may

seem, when the importance of the work is considered, there is a difficulty in some districts in obtaining men to act as committee. The annual meetings are thinly attended, those that have no children too often acting as if it did not concern them. If the districts raised their own money a greater interest would be manifested. Since over half of the school money comes from the town tax, town officers ought to have more control in its disbursement. The present age is one of progress, in schools as well as everything else. It is a grave question whether our district schools are one whit better than they were ten or twenty years ago. Our taxpayers may well ask themselves the question, wherein lies the fault and how can they be improved. — MIDDLETOWN, *C. W. Church, Secretary.*

Town Management. — Consolidation of the small schools is what is needed. Better teachers and better schools would be the result.

It would be good policy for the town to consolidate all the districts within its limits, and assume the control of the schools. Uniformity of privileges and taxation would, by this union of interests, be secured. The burden and annoyance of separate district taxes would be avoided, and from a common school treasury all expenses would be met according to the wants of the schools in each locality.

Now each district is, in school affairs, a local democracy, and makes such regulations as it deems best. It hires the best or the cheapest teachers, directs as to the time of beginning a term, and prescribes the number of terms for a year. It locates, builds, and repairs school houses, lays taxes, and hires and removes teachers. Hence it is not possible under so many different organizations to attain that uniformity in the management and privileges of the schools which would give all the children in the town equal advantages.

One system of management and taxation would be more economical and efficient than the present complicated machinery. The change would remove the medium through which every district may be made the theater of strife by those who are naturally disposed to be dictatorial. Contention and strife, which are liable to be fomented in a district, do serious injury to the school.

There have been many practical examples of this character in some of the districts of the town in years past. A frequent change of teachers occurs in most of the districts. In some of the schools a new teacher is employed each term. This is an evil of the district system, and is a great hindrance to the progress of our schools. A good teacher a second term in the same school will accomplish at least one-fourth more than the first. The practice of changing teachers annually, or twice a year, entails a dead loss of more than twenty-five per cent. of the expenditures made for schools. The district system has many defects which would be

eliminated by the adoption of the town system of management. Under this system the town is the district, and the town in public meetings gives no more authority to the School Board than is now given by the several districts to their committees. This system would result in a more advantageous expenditure of the school moneys, would secure for the schools a better class of teachers, and give all the children equal advantages for instruction.

The old district system has outlived its usefulness. It should be superseded by a new and better system. It stands in the way of a more efficient organization of our schools. The town is really the unit of our political system. The district is only a fractional unit, and has no political functions. The county, State, and nation are but multiples of the town. The town system was the original one in Connecticut, and existed till 1766, when districts were first established. It is natural to cling to an old system, which has been familiar to the people of a community from time immemorial, and associated with all its traditional and practical interests. But true conservatism clings only to that which is good in the old, and true progress adopts that only which is better in the new. Attachment to the past and to traditional habits and ancient practice, should not outweigh the demands of the living present and the obligations to the future. The adoption of the town system would be a step in the direction of improvement, and would place the town in the van of modern educational progress. — VOLUNTOWN, *A. E. Bitgood, Acting Visitor.*

Ventilation.— The most common error in construction appears in the failure to furnish sufficient air space for the children who are occupying the rooms. Systems of ventilation are adopted which can not by any possibility change the air with sufficient rapidity to keep it pure and fresh. In many cases inadequate heating apparatus leads to the adoption of inadequate ventilating apparatus, through fear that the ventilators will draw away the warm air faster than it can be replaced by the heaters. Economy in this line appears to the Board to be entirely misconceived as it strikes at the very foundation of the pupil's success both while in school and after leaving school. Nothing is more injurious than the breathing of foul air hour after hour and day after day, and this is just what is caused by these defective arrangements. It is of course difficult under the present system, where each committee has control of its own building, to have any uniform system either of heating or ventilation or plumbing adopted. It would be well, however, if some general rules were formulated to control in the matter of the construction of new buildings; and partially with this in view the Board of School Visitors at a meeting held on the 12th day of July, voted that it would not hereafter approve of any plan for a school building unless there was provided at least 225 cubic feet of air space for each scholar in attendance. — HARTFORD, *W. W. Hyde, Acting Visitor.*

Visitation of Schools.— Another cause for the failure to secure all the benefits which ought to be made to flow from our schools is the lack of visitation on the part of the residents of their respective districts during the successive weeks of each term. This matter has also received the attention of former reports, and it would seem to require a pen charged by an electric battery that would cause lightnings and thunders to arouse proper attention to its importance. A last day visitation, though pleasing and complimentary to both the teacher and pupils, has comparatively little improving effect upon school work. This ought to be done; but other visitations on other days ought not to be left undone, if the full harvest of a generous sowing is to be reaped. The pleasures of school visitation are seldom experienced by any of the citizens of the town, while the great majority of them have never felt their first thrill. This source of gratification is open to all, and if improved would not only add to the general enjoyment, but greatly aid the school work. The presence of visitors in the school-room is not an embarrassment, but an inspiration, to both teacher and scholars. It encourages and gives confidence to both, and stimulates to more perfect work. Let all procure a copy of the program of the exercises of the school, and then, having a half-hour or more of leisure, quietly and unceremoniously enter the school-room and observe the work being done. The smile of gratification that lights every countenance as you are recognized, will more than compensate for the trouble taken, and from the presence of so much of young, happy life, you will go out rejuvenated, and with a higher appreciation of school work and a quickened determination to give it your aid. — ENFIELD.

Visitors, Acting. — The Acting Visitor is a co-worker with the teacher for the accomplishment of the purposes of the school; and the teacher should look for his visits, not with a heart palpitating with dread, but swelling with a joy somewhat like that with which a blushing maiden anticipates the return of an absent lover. For there is, or ought to be, perfect concord between them. To him can be revealed all the trials and troubles, the vexations and perplexities of school life, with the assurance that he has a balm for them all. He comes to the school not as a spy, but as a friend; not as a severe judge, but as a counselor; not as an enemy to destroy, but as an ally to assist; not to give arbitrary commands, but by suggestions and words of encouragement to dispel the clouds of anxiety and worry, and let the sunshine into the soul and make the whole school feel as "gay of heart, and light of wing, as Eden's garden bird;" and after his visit school life should have a charm and attraction unknown before. All this where there is competency. Where there is manifest incompetency, a lack of will-power on the part of the teacher, the Acting Visitor is powerless to do good. A half-day visit is too short a time in which even to attempt to stimulate zeal, arouse enthusi-

asm, or inspire a love for the work in a namby-pamby teacher, male or female. — ENFIELD.

Waterbury Center District. — In the following pages will be found a summary of the more important facts in the history of the Center District.

It is to be regretted that the records of its early history were not more complete. Such as they are they exist only in manuscript — a single volume liable to be lost or destroyed.

It is to be hoped that any whose memory extends over the last forty years will collect and add to these brief notes, for, at best, they are but notes of an interesting chapter in the history of Waterbury. It is believed they will be found useful for reference, as the sources from which they have been gathered are not easily accessible.

At the first meeting of the Center School District, held July 14, 1849, the District Committee was instructed to call a special meeting for the purpose of reporting some location and a plan for a Center school house.

March 15, 1851. *Voted*, to purchase of the heirs of Miss Eunice Baldwin, for $1,900, four lots of land for a site for the school house.

At this meeting the District Committee was made a Building Committee, and was authorized to expend not more than $10,000, exclusive of funds received from the Waterbury Academy, for erecting, completing, and furnishing a school building on the above lots.

To get the funds necessary, the district authorized C. B. Merriman to borrow $6,000 from the Middletown Savings Bank.

January 24, 1852. *Voted*, to purchase land of William Denair for site for school house, the lot to cost not more than $230. Also voted to build thereon a school house, the cost of which should not exceed $850. This was, no doubt, the first school house on the Abrigador.

Voted, at the same meeting, to build a suitable school house on the lot owned by the district near the dwelling of Edwin Sperry, providing the expense not to exceed $1,000.

This meeting also gave numbers to the sub-districts, as follows: 1, Center; 2, North Center; 3, Gaylord Plain; 4, the new district east of Mad river; 5, the Sperry street school.

March 17, 1853. *Voted*, to purchase of H. V. Welton land lying south of the High School lot.

May 5, 1853. *Voted*, that all the schools of the Center District be free to all the scholars in the district.

December 27, 1853. *Voted*, to purchase building sites as follows: Lot on Grove street, $500; lot on Mill Plain, corner of Elm and the street that runs to the cotton gin factory, $10 per front foot, or $800; lot on Prospect road (where the old building stood), $500. Also voted again to buy land south of the High

School lot. (As will appear, some of these votes were not carried out.)

March 8, 1854. *Voted*, to build on the lot on the Prospect road a house, the cost not to exceed $1,000; also to build on a site to be established by the School Society's Committee a house two stories high and to cost not more than $1,500.

The committee had failed to secure a desirable site on Grove street, and had called on the School Society to settle the matter by taking a site as it seems to have had the authority to do, even without the owner's consent. The site thus selected does not seem to have been such as pleased the district, for some time after this we find that an order was given to the District Committee to buy the lot on the corner of Hawkins and Adams streets, and to erect a school house thereon. Nor did the district secure the lot on the corner of Elm and (probably) Pond street, for August 13, 1865, it was voted to buy the Clay street site.

August 16, 1856. *Voted*, to sell house and lot on Union street if not less than $1,000 could be had for it. This house on Union street is still standing. It is on the north side of the street, not far from the corner of Elm street, and is now No. 37.

June 22, 1860. *Voted*, to build a school house on Burnt Hill, on land negotiated for with Edward Scovill. Also voted to sell the house and lot on North Main street. These votes, like many others of the district, were never literally carried out. The school house on North Main street was removed to a site on Burnt Hill, where it was used for a school house till the Bishop street house was finished. The lot was sold, but I find no further reference to it in the records. This meeting voted to build a school house on West Side Hill, to cost, with the lot, $800, provided that all over $500 should be paid by private subscription, and that all over $200 of the yearly school expenses should be paid in the same way, until the average attendance in the school should be forty scholars. This last condition was annulled five years later.

August 16, 1860. *Voted*, to build Dublin street school house (the old wooden building).

September 29, 1862. *Voted*, to hire the East Main street building, then owned by the Catholic society, but referred to as the old Episcopal church, which it had been before its removal to the present site of St. Patrick's Hall. This vote was rescinded at the next annual meeting, and another voting to hire at a rental of $500 a year was passed.

October 11, 1864. *Voted*, to enlarge the Dublin street building. Also, to fit up a room in the West Gaylord Plain school house — the basement or the room above the one then occupied — as should seem best.

At the annual meeting, October, 1865. *Voted*, that the school accommodations were sufficient for the then present needs of the district.

At the annual meeting, September 29, 1866. *Voted*, instructing

the committee to select a site for a school house in Brooklyn. Also appointed a committee to act with the Finance Committee in considering the subject of a new building on the High School grounds. At an adjourned meeting, voted, to purchase a lot in Brooklyn of August Bayer at a cost of not more than $1,200. Also voted to build a wing on the south side of the High School building (one leaf of records here missing, and the last vote is copied from the Waterbury *American* of that date).

The High School building was erected in 1867, but was not ready for use until February of the following year. The Brooklyn School house on Bank street was built at the same time. The High School would seat 300 pupils, and that in Brooklyn 175, a total of 475. At the beginning of this year the enumeration of children of school age showed that there were 2,800 in the district, and the seating capacity of all the buildings in the district at that time was only 1,425, or about half that was needed.

At that time the district then owned 11 school buildings, and it hired the East Main street building and a part of Gothic Hall. It is easy to gather from the school records of that time that the attendance at school was extremely irregular, that at times wild misrule held sway in the school rooms, and that the general condition of the schools was very far from satisfactory.

Special meetings were held December 4 and 7, 1867, to consider the purchase of one and a half acres of land on the corner of North Main and Elm streets for a site for a school house, but the proposition was voted down.

On the night of December 15, 1870, the High School building was burned down. The hard times then prevailing had led several of the factories to suspend work, and the District Committee was able to hire some of these, and they were fitted up as school rooms for the schools that had been burned out.

In May, 1871, it was voted to erect a new school building on the Elm street front of the High School lot, and to use, as far as it should be found suitable, the material of the burned building.

June 1st a special meeting was called, the object of which was to rescind the vote passed at the May meeting, but this was defeated.

The erection of the Elm street school house was the beginning of a new era in the history of the schools in the Center District.

At the annual meeting. September 26, 1872, it was voted to rebuild the High School building at a cost of not more than $45,000, but the building committee, finding this sum not sufficient, it was voted at a special meeting in March, 1873, that the sum be limited to $58,000.

At the annual meeting, held September 23, 1874, it was voted to build a much-needed school house on the Abrigador, and to sell the old house. Also to build another school house on the lot in Brooklyn — this last for the use of the part of Town Plot district lying at the base of the hill, but this was not carried out.

A part of Town Plot district was soon after annexed to the Center District, and (I believe, though I find no record of it,) an addition was made to the Brooklyn school house. At the annual meeting, held September 22, 1875, it was voted to sell the West Gaylord school house and lot.

October 25, 1877, it was reported to the district meeting that the new building on the Abrigador was full to overflowing.

At this meeting it was voted to build on the site of the Dublin street house a brick building at a cost not exceeding $6,000, also to build on or near the site of the East Gaylord school house a brick building, the same not to cost more than $5,000.

August 19, 1878, it was voted to erect a school building on Bishop street, the same to be of brick and to cost not more than $7,000. It was also voted to sell the Burnt Hill and the Adams street property.

January 12, 1880, the district voted to apply to the Legislature for a new charter.

At the time of the vote to build the Elm street school house the district had the following school buildings, viz.: East Gaylord one room, West Gaylord two rooms, Burnt Hill one room, Dublin street two rooms, Abrigador two rooms, Sperry street one room, Clay street two rooms, Adams street two rooms, West Side Hill one room, Bank street two rooms. It hired the East Main street building and a part of Gothic Hall, six or seven rooms, and rooms in several factories, as before stated, to accommodate the schools that had attended at the burned High School building.

With one exception these have all been replaced by larger and better buildings. We have to-day the following:

Elm street building, eight rooms (not including two in basement).
High School, with ten rooms.
Porter street, with six rooms.
Bank street, with seven rooms (including new temporary building).
West Side Hill, with two rooms.
Sperry street, with four rooms.
Bishop street, with six rooms.
Long Hill, with four rooms.
Welton street, with four rooms.
East Gaylord street, with two rooms.
Dublin street, with four rooms.
Ridge street, with eight rooms.
Washington street, with four rooms.
Clay street, with eight rooms.

Fourteen buildings, with 77 rooms, all the property of the district, and all furnished with the best furnishings to be had at the time they were built.

Two rooms, one in the Dublin and one in the Sperry street buildings, have not yet been needed, and it is thought that possibly one in the Clay street building will not be needed at present. There is also just now three vacant rooms in the Ridge street building, caused by the withdrawal of a large number of pupils to attend St. Mary's Parochial School that was opened a year ago. — *History of District, M. S. Crosby, Superintendent.*

STATE TEACHERS' EXAMINATIONS

FOR

PRIMARY CERTIFICATES.

1889.

PROGRAMME.

First Day.

A. M. —	9.00 to	9.30	SPELLING.
	9.30 to	12.00	ARITHMETIC.
P. M. —	1.30 to	2.30	WRITING.
	2.30 to	3.30	READING.
	3.30 to	6.00	GEOGRAPHY.

Second Day.

A. M. —	9.00 to	11.30	HISTORY.
	11.30 to	12.30	DRAWING (optional).
P. M. —	1.30 to	3.30	GRAMMAR.
	3.30 to	5.00	PHYSIOLOGY.
	5.00 to	6.00	SINGING (optional).

Examinations cannot be given in the different branches at any other hours than those mentioned above.

Candidates desiring to take advanced studies are requested to confer with examiner.

Theory and Practice are given under the different subjects.

GENERAL DIRECTIONS AND INFORMATION.

1. Write the date and place of examination and your *number* on the outside of the envelope. Fill out the Information Blank and put it in the envelope.
2. Write the date and place of examination, and *your number* and name of study at the top of each page of your work.
3. Write only on one side of the paper.
4. Number the answers to correspond with the questions.

5. Leave a margin at the left.

6. In Arithemetic write the operation as well as the answer. Answers alone will not be accepted.

7. The printed questions must be attached to papers containing answers.

8. The result of the examination will be communicated to you within one month.

9. Candidates for entrance to Normal School will be informed of their examinations within ten days.

10. Do not fold the papers.

11. Examinations will not be held at any other hours than those mentioned on the programme.

READING.

I.

1. Define—
   (*a*) Word teaching.
   (*b*) Sentence method.
   (*c*) Word method.
   (*d*) Elocution.
2. Of what use is the blackboard in teaching reading to young children?
3. What is the test of a good lesson in reading?
4. The test of a child's fitness to read in a given book?
5. What is reading?

II.

1. What is reading?
2. What is oral reading; silent reading; supplementary reading?
3. Would you have children taught to read in script first, or print?
4. (*a*) How do children acquire the habit of reading without expression?
   (*b*) What method of instruction can you suggest for overcoming uch a habit?
5. Explain what is meant by—
   (*a*) Alphabet method
   (*b*) Phonic method
   (*c*) Word method
   (*d*) Sentence method
   } of teaching reading?
6. Which method do you prefer, and why?
7. Make a list of English and American authors which you have read and are acquainted with.

III.

1. (*a*) What is reading?
   (*b*) What is oral reading?
   (*c*) What is silent reading?
2. What are the use of punctuation marks?

3. Explain the difference between a direct and an indirect quotation? Illustrate by sentences.

4. What are the uses of a dictionary?

5. What is the relation of spelling to reading?

6. How can you tell whether children understand what they have read?

7. Name five books that you think children under fourteen ought to read?

IV.

1. What relation have the alphabet and oral spelling to the first steps in reading?

2. Compare oral and silent reading.

3. (*a*) Would you have children taught in script first, or print? Why? (*b*) Write out a first lesson based on your reasons.

4. If children do not read *as they talk*, what is the cause? What is the remedy?

5. (*a*) What "First Readers" would you recommend? (*b*) What "Second Readers" or books that can be substituted for "Second Readers"? (*c*) Mention six books that you think it would be desirable for pupils to read by the time they are thirteen years old.

6. What connection should "writing" have with "reading"?

WRITING.

I.

1. Write all the small letters that extend three spaces above and two spaces below the base line. Write all those that extend two spaces above the base line. Write all those that extend one space and a fraction of a space above the base line.

2. Write the small letters that may represent groups of letters. What small letters cannot be closely grouped in teaching writing. Name one point that needs constant attention in teaching both capitals and small letters.

3. Write the capital letters, grouping them according to similarity of form.

4. What is writing?

5. What is the use of copy-books?

6. State the correct position in writing.

7. In an ungraded school how would you give lessons?

8. Give any exercises which would be useful in securing rapidity.

II.

1. Write the small letters, grouping them as you would for teaching.

2. Write the large letters, grouping them as you would for teaching.

3. Write as you would for scholars to copy the following: (*a*) Geographical. (*b*) The poor soul sat sighing by a sycamore tree.

4. What is writing ?
5. How would you teach writing to beginners ?
6. What is the use of copy-books ?
7. State the correct position in writing ?
8. In an ungraded school how would you give lessons ?
9. What use should be made of blackboard in giving lessons in writing ?
10. Give any exercises which would be useful in securing rapidity.

III.

1. Make the small letters in the order in which you would teach them.
2. Mention four particulars in which care should be exercised in making the small letter *i*.
3. Describe small *f*.
4. Make all the letters which involve the capital stem.
5. Make another character which is common to five or more capital letters, and write the letters in which it occurs.
6. Write (using proper spacing) the words salt, bread, and king.

IV.

1. Make the small letters.
2. Make the capitals.
3. Compare small *o* and the oval part of small *a* and give resemblances and differences.
4. (*a*) How many spaces above the line should small *t* extend ? (*b*) How many below should small *p* extend ? What two small letters should be made a trifle taller than small *i* ?
5. (*a*) What is writing ? (*b*) How does writing differ from drawing ?
6. Outline course of instruction in writing.

SPELLING.

I.

1. Note the form of the following words : *horse's, child's, men's, calves', ladies', monkey's, mouse's, chickens', hero's, knives'*.

(*a.*) Write the words in the *singular* in one column ; those in the *plural* in another.

(*b*) Make two more columns using each word in the opposite number from that in the first columns.

(*c.*) Use each word in a written sentence.

2 (*a.*) Write five nouns that form the plural by adding *es*.

(*b.*) Write three dissylables ending in *y* that form the plural by adding *s*.

(*c.*) Write three nouns ending in *y* that form the plural in *ies*.

(*d.*) Write three nouns ending in *f* or *fe* whose plurals end in *ves*.

(*e*.) Write three nouns ending in *f* or *fe* that form their plurals by adding *s*.

3. Write the present and past participles of the following words: *hope, give, run, forget, travel.*

4. Dictation of paragraph.

5. Dictation of words.

6. Write at dictation the following words:

carelessly.	*incident.*	*laboratory.*	*placard.*	*possessions.*
genuine.	*delicious.*	*sovereign.*	*sailor.*	*imagine.*
raspberry.	*admissible.*	*Tuesday.*	*fascinate.*	*cornice.*
trellis.	*victuals.*	*grammar.*	*Cincinnati.*	*extraordinary.*
seminaries.	*aggregate.*	*privileges.*	*semi-annually.*	*receipts.*

7. Write at dictation the following:

A FABLE.

A Hare once made fun of a Tortoise. "What a slow way you have!" he said. "How you creep along!"

"Do I?" said the Tortoise. "Try a race with me, and I will beat you."

"You only say that for fun," said the Hare. "But come! I will race with you. Who will mark off the bounds and give the prize?"

"Let us ask the Fox," said the Tortoise.

The Fox was very wise and fair; so he showed them where they were to start, and how far they were to run.

The Tortoise lost no time. She started at once, and jogged straight on. The Hare knew he could come to the end in two or three jumps, so he lay down and took a nap first. By and by he awoke, and then ran fast; but when he came to the end, the Tortoise was already there.

Slow and steady wins the race.

II.

1. What is spelling?

2. What is the object of learning to spell?

3. State expedients that would be helpful in teaching spelling.

4. Write sentences in which the following words shall be correctly used:

therefore,	*manœuvre,*	*allegiance,*
idleness,	*perpendicular,*	*lonely.*

5. Pronounce the following words:

courtesy,	*diverge,*	*orchid,*	
cupboard,	*docile,*	*hostile,*	
maintenance,	*lieu,*	*saucy,*	*fragile.*

6. Write the following: militia, politician, tranquillity, recollect, descendant, corroborate, ravine, awe, allegiance, manœuvre, antique, monotonous, exquisite, appalachian, incessantly, dissonant, reciprocate, contrition, which, grandeur.

III.

1. (*a*) What is spelling? (*b*) What is the object of learning to spell?
2. State expedients that would be helpful in teaching spelling.
3. Use the following words in sentences:

capitol,	*wringing,*	*on,*	*stair,*	*advice,*
capital,	*ringing,*	*upon,*	*stare,*	*advise.*

4. (*a*) Write letter to Acting Visitor applying for a position as teacher.
(*b*) Indicate the parts of the letter.

[*Do not sign your own name.*]

5. Spell the following words:

1. repair.
2. forswear.
3. canoe.
4. construe.
5. William the Conqueror's reign.
6. license.
7. epitaph.
8. tortoise.
9. lettuce.
10. paroxysm.
11. rheumatism.
12. goodness' sake.
13. parallel.
14. separate.
15. measles.
16. weasels.
17. police.
18. valise.
19. altogether.
20. Gilbert and Sullivan's opera.
21. Wednesday.
22. apprentice.
23. sacrifice.
24. frontispiece.
25. agreeable.

6. Pronounce: finance, prophesy, neuralgia, partridge, catch, almond, diamond, precinct, open, genuine.

ARITHMETIC.

I.

1. Multiply eight thousand nine hundred, and four hundred six hundredths, by eight thousand ninety-two thousandths, and divide the product by four, and forty-six thousandths. (Decimal numbers.) (Write the answer by words.)

2. The excavation for a cellar is 30 feet long, 20 feet wide, and 8 feet deep. The cellar wall is to be 2 feet thick, and is to extend 2 feet above the ground. What will be the cost of that wall at 10 cents per cubic foot?

3. If the earth removed from the excavation is placed in a pile 24 feet long and 20 feet wide, how high will the pile be?

4. How many cords of wood will this cellar hold?

5. Divide $78,000 among A, B, and C, so that A shall have 1½ times as much as B, and C shall have ⅔ as much as B.

6. In how many years will a principal of $5,000 grow to be $8,000, if on interest at 6 per cent?

7. From the milk of 20 cows, each giving 18 quarts daily, 16½ cheeses

of 50 pounds each are made in 42 days. How many cows, giving but 16 quarts daily, will be needed to make 33 cheeses, of 60 pounds each, in 28 days?

8. A cubic block of stone contains 32.768 cubic feet. How many square feet upon the surface of the cube?

9. A note for $840 was given April 10, 1883. A payment of $22 was made October 10, 1883. Another of $924.68 was made May 22, 1885. How much was then due? (United States Rule.)

10. A bank discounted a note, giving the owner of the note $592.65. The time of the note was 60 days, and the rate of discount 7 per cent. What was the face of the note?

II.

1. A boy having three oranges wished to give $\frac{1}{3}$ of an orange apiece to his playmates. (*a*) How could he divide the oranges? (*b*) To how many could he give them?

A boy having $2\frac{1}{3}$ oranges wished to divide them between his brother, his sister, and himself. (*a*) How would he divide the oranges? (*b*) How many pieces did each receive? (*c*) What does this illustrate? (*d*) What is the difference between this and the previous example?

2. (*a*) What common fraction of a number is .75; 2.25?

(*b*) What common fraction of a number is $16\frac{2}{3}\%$; 100%?

(*c*) Express as hundredths and as per cent. $\frac{3}{8}$; $\frac{1}{6}$; $\frac{1}{7}$; $\frac{5}{4}$?

(*d*) What per cent. of $\frac{3}{4}$ is $\frac{1}{2}$?

3. (*a*) Multiply forty-two thousand by forty thousand eight hundred. (*b*) Divide one hundred twelve thousand three hundred forty by one thousand. (*c*) $2 \div .02 =$. (*d*) $1.6 \times ? = .0016$. (*e*) Change .01 years to days, hours, and minutes.

4. (*a*) Express the length, breadth, and heighth of each of these figures in the same linear unit.

(*b*) Express all the surfaces of these figures in terms of your unit and tell how many there are.

(*c*) Express the volume or contents in terms of your unit.

(*d*) What does this illustrate?

(*e*) How wide must a piece of land that is 16 rods long be to contain an acre? Illustrate by a diagram.

5. A man traveling found, on arriving at his destination, that his watch which kept correct time was 2 hours and 25 minutes slow; in what direction had he traveled and how far?

6. J. B. Jones bought of E. Smith, Aug. 15, 1889, the following: 15 qts. of strawberries at $11\frac{1}{4}$ cents a qt.; 275 bu. of corn at $62\frac{1}{2}$ cents a bu.; 40 lbs. of flour at $3.75 per cwt.; $37\frac{1}{4}$ lbs. of pork at $12\frac{1}{2}$ cents a lb.; 1,300 lbs. of hay at $11.00 a ton. Make out and receipt bill.

7. A stationer marks his writing paper at 25% above cost. What discount must he allow a customer in order to make a profit of 10%?

8. For what sum must I give my note at the bank for 90 days to borrow money for the purchase of 400 barrels of flour at $7.50 per barrel on which a discount of 6% is allowed for cash?

9. A man working 8 hours a day builds a cistern in 20 days. How long will it take him to do the same work if he labors 10 hours a day?

10. (*a*) What is meant by "teaching number"? (*b*) "Teaching arithmetic"? (*c*) What is "drill"? (*d*) What are the uses of explanation? Should explanation precede or follow the working of the problem? Why?

III.

1. Explain the use you would make of objects in teaching. (*a*) First steps in addition. (*b*) First steps in multiplication. (*c*) To add $\frac{1}{2}$ and $\frac{1}{3}$. (*d*) What is meant by "*practical problems*?" Give three, including one in common fractions, and one in percentage.

2. Change the following statement so that it will apply to fractions and to ratios, and illustrate fully:

If the dividend and divisor be each multiplied by the same number, the quotient will remain the same.

3. (*a*) Multiply two hundred ten thousand and sixty, by four hundred eight thousand. (*b*) Divide five thousand eight hundred sixteen, by one hundred. (*c*) $.006 \times ? = .06$. Illustrate the same principle by two more examples.

4. (*a*) A boy had $2\frac{1}{2}$ oranges, he wished to give $\frac{1}{2}$ of them to his sister, and $\frac{1}{2}$ of them to his brother.

(1) How would he cut the oranges? (2) What part of a whole orange did each have? (3) What does this illustrate?

(*b*) A man having 3 bushels of corn distributed it, giving $\frac{3}{4}$ of a bushel to each person.

(1) To how many did he give it? (2) Write out the whole process. (3) What does this illustrate? (4) How does it differ from the foregoing?

5. At six o'clock A. M. the thermometer indicated 20° above zero; at 12 M. 5° above zero; at 6 P. M. 7° below zero. Find the average temperature from the three observations, and explain the process.

6. How long would it take two men to finish the remainder of a piece of work on which they have been engaged six days, if one of them could do the whole work in 24 days and the other could finish the amount still remaining in 21 days?

7. If the cost of 3 square feet of wire netting be 36 cents, how much will be paid for a piece 3 feet square. Illustrate.

8. Suppose you wish to borrow some money from the bank to-day; (*a*) write the note; (*b*) state every step in the transaction until the debt shall be finally discharged; (*c*) give in every step the sum of money involved.

9. (*a*) How much does a book-seller make on a $3.00 book that he buys at a discount of $\frac{1}{3}$ and sells to you at a discount of 20 per cent.? What per cent. does he make on his investment?

(*b*) If he buys the book at a discount of 40 per cent. and sells to you at a discount of $\frac{1}{3}$, what is his profit? What per cent.?

10. Divide 25 apples between two persons so as to give one person seven more than the other.

IV.

[NOTE.— *Put down all work performed.*]

1. What is number? What can be taught about the number 5? What is the use of figures? On what principle are all numbers written?

2. Make out a bill containing the following articles: 5 lbs. of sugar at $9\frac{1}{2}$ cents a lb.; 2 qts. of oil at 13 cts. a gal.; 1 oz. nutmegs at 32 cts. a lb.; and half a peck of apples at $1.00 a bushel. Receipt bill.

3. What will be the cost of a pile of wood 14 ft. long, 4 ft. wide, and 45 inches high, at $2.75 a cord?

4. A boy having $\frac{1}{6}$ of a watermelon wished to divide his part equally among his sister, his brother, and himself. (*a*) How would he cut the melon? (*b*) How many pieces did each have? (*c*) What part of the whole melon was each piece? What does this illustrate?

5. (*a*) What is 1% of 10? (*b*) $\frac{1}{10}$ is what per cent. of 10? (*c*) $\frac{1}{10}$ is 1% of what number? Make three concrete examples like the foregoing.

6. State what is meant by the underscored word or expression in each of the following:

(*a*) He will *honor* the draft.

(*b*) I will send him a *letter of credit.*

(*c*) The note will be paid at *maturity.*

(*d*) The *assets* are greater than the *liabilities.*

(*e*) He expects a *remittance* next Monday.

7. (*a*) If the principal is a certain number of dollars the interest for two months will be how many cents? Explain. (*b*) The interest for 60 days being $\frac{1}{100}$ of the principal, what part of the principal equals the interest for 6 days? (*c*) If a sum of money gain interest equal to $\frac{1}{100}$ of itself in 2 months, in how many months will it gain interest equal to $\frac{100}{100}$ of itself?

8. (*a*) Multiply four hundred thousand two hundred by thirty-six thousand. (*b*) Divide six hundred six thousand by one thousand. (*c*) $2.8 \div .007 = ?$ $100 \div ? = 300$.

9. (*a*) If a man travel 64 rods in .05 of an hour, how many minutes will it take him to travel a mile?

10. Why is Arithmetic taught?

If children can add readily, would you have them learn the rule for addition? Why?

State clearly with reasons your view of the value of rules and definitions.

Make one problem illustrating "Division," and another "Partition."

GRAMMAR.

I.

SELECTION 1. An elephant *passed every* day by a tailor's window. The tailor, taking notice of *this* elephant, *became* by degrees so fond of *it* that whenever *it* passed by, *he* always *gave* it *some* food. But *one* day he *was*

so busy with his customers that he *took no* notice of the beast. The *poor* elephant *felt* sure that *his* friend *had* a bun ready for *him* as usual; so for *some* minutes he *remained* quietly standing before the *open* window. At last *he poked his* trunk in. The *busy* tailor in a pet because he *was interrupted, said*, "So you *want your* food, do *you?* Here *is* your food, you insolent brute." So saying he gave *him* a *deep prick* with his *biggest* needle. *The* elephant on leaving *the* tailor *determined* to revenge *himself*. Accordingly, *next* day before he *came* to the window, he *collected some dirty* water in *his* trunk out of a *muddy* pool that *was* not far off. Meanwhile the tailor *had forgotten* how the elephant *had been treated* by him the day before; so, when the beast *approached* he *held* out a bun for *him* as usual. The *cunning* elephant *raised his* trunk, and *pretended* he was going to take the bun; but when his trunk was close to the tailor, he *discharged* the *muddy* water full in the man's face. So the tailor *was taught* a *good* lesson.

1. Arrange the italicised *verbs* in columns, according as they denote *action*, *being*, or *state*.

   Write what the italicised *pronouns* are put for.

   Tell what the italicised adjectives denote or tell.

2. (*a*) What is meant by *case?*

   (*b*) How do you know the several cases?

   (*c*) Write sentences illustrating the use of the different cases.

3. (*a*) How many inflected forms has *fight?* Mention them.

   (*b*) In the following sentences give the proper form present tense of the verb in italics, and give reason for use:

   1. I that (*speak*) ——— unto you (*be*) ——— he.
   2. O Thou, who (*change*) ——— not.
   3. A wheel and axle (*transmit*) ——— the power.
   4. Every city and town (*visit* — passive voice) ———
   5. Each man and woman (*receive*) ——— a copy.

   (*c*) Tell which form should be used in the following, and why.

   1. You must do as you are (*bid, bade, bidden*) ———
   2. You might have (*chose, chosen*) ——— something else.
   3. My directions were (*forgot, forgotten*) ———
   4. Some one has (*broke, broken*) ——— my fan.

4. Pronouns —

   (*a*) Which have two number forms?

   (*b*) Which have three case forms?

   (*c*) What determines the number form of a pronoun?

   (*d*) Give all the objective case forms.

   (*e*) What must be the number of a pronoun that represents two singular nouns? (*f*) A collective noun?

5. (*a*) Compose three sentences illustrating the use of the *clause* as *noun*, *adjective*, and *adverb*.

   (*b*) Compose three sentences illustrating the use of a *phrase* as *noun*, *adjective*, and *adverb*.

   (*c*) In the following, place the phrases, clauses, and sentences in separate columns.

   1. The anchor clung. 2. His food with his trunk.
   3. That your sister has returned. 4. But I am also a man.

5. We must conquer. 6. Go. 8. Not to know me.
9. As good for a sick man. 10. Whose hat he took.

6. (*a*) Compose six sentences with verbs which require an object, and six which do not require an object.
(*b*) Change as many as possible of the verbs into the passive voice.

7. (*a*) Compose three sentences in each of which an *adverb* shall modify an *adjective;* three in each of which an *adverb* shall modify another *adverb.*
(*b*) Compose sentences which shall illustrate the different degrees of comparison.
(*c*) How can you tell when the following words are used as *adverbs* and when as *conjunctions: after, before, since?* Give examples of them in both uses.
(*d*) Show by example that prepositions do not always precede nouns.

8. Analyze the following sentence: —
"He needs strong arms *who* swims against the tide."
Parse the word in italic.

9. (*a*) What is meant by topical teaching in grammar?
(*b*) Make a list of topics to be used in teaching the *noun.*
(*c*) Give the topics to be used in teaching the *subject of a sentence.*
(*d*) What is the object of teaching grammar?

10. (*a*) Use the following words in sentences:
Doesn't, don't, done, forgotten, did, drawn, ate, broken.
(*b*) Use the words, *their, there, to, two, too, in, into, fewer, less, can, may,* in sentences.

II.

1. When are the forms *mine, theirs, thine* used? Illustrate.
2. Write correctly:
(*a*) Can you learn me to sing?
(*b*) Will I find you at home?
(*c*) I know it was him.
(*d*) Money is scarce and times hard.
(*e*) Every one of the witnesses testified to the same thing.
(*f*) I bought this at Parker's and Miller's store.
3. Analyze, — "Things are not what they seem."
4. Write in your own words: —
"And prize and ponder well
The lookings onward of the race before
It had a past to make it look behind;
Its reverent wonders and its doubtings sore,
Its adorations blind."
5. Give the meaning of each of the following sentences: —
(*a*) "He stole the livery of heaven to serve the devil in."
(*b*) "Full many a flower is born to blush unseen."
(*c*) "Time will teach thee soon the truth,
There are no birds in last year's nests."
(*d*) "All is not gold that glitters."
(*e*) "Her commerce whitens every sea."

6. Write in the form of a letter a brief criticism on any book you have read during the last year.

7. (*a*) Name the properties of nouns and adverbs. (*b*) Underline those you consider essential points to teach children. Why?

8. Write in a brief lesson on the adverb —

(*a*) the matter to be taught.

(*b*) the method of work.

III.

1. (*a*) Express a different thought in your writing of each of the following sentences:

(*b*) Explain your thought.

The girls mother is away.
The girls mother is away.
The girls mothers are away.

2. Write a list of five nouns and their plurals to illustrate five ways of forming the plural.

3. Nouns —

person, number, gender, case } Which points would you teach, and why?

4. Write all forms of the verb *sing*, and use in sentences.
(Omit all auxiliaries.)

5. Write seven sentences using the participle (1) independently, (2) as an adjective, (3) adverb, (4) verb, (5) noun — in nominative case, (6) objective case, (7) in apposition.

6. Complete the sentence by using the elements named:

I prefer { noun, pronoun, infinitive, participle, clause }

7. Should you teach definitions in grammar? Reasons for your statement.

8. Give the author's thoughts in your own language:

"I have seen
A curious child who dwelt upon a tract
Of inland ground, applying to his ear
The convolutions of a smooth-lipped shell
To which, in silence hushed, his very soul
Listened intensely; and his countenance soon
Brightened with joy; for murmuring from within
Were heard sonorous cadences, whereby
To his belief the monitor expressed
Mysterious union with its native sea.
Even such a shell the universe itself
Is to the ear of Faith." — *Wordsworth.*

9. Name six common faults among persons who speak *good* English.

10. By what means will you try to correct the faulty speech of your pupils?

GEOGRAPHY.

I.

1. (*a*) What determines the position of the tropics and the polar circles?

(*b*) When are our days and nights of equal length, and why?

(*c*) The succession of day and night appears as if it were due to the movement of the sun across the sky; explain how it is really caused by the motion of the earth.

2. (*a*) Explain exactly the meaning of the terms, map, globe, meridian, horizon.

(*b*) Explain how a traveler can learn his longitude by his watch.

(*c*) The parallels of latitude are represented as straight lines on the map of Connecticut, while on the map of North America they are curved. Why is this?

(*d*) What is the shortest line between any two points on a globe?

3. (*a*) Into what races are mankind divided?

(*b*) On what portions of the world is each distributed?

(*c*) To what race do the Esquimaux belong? The Arab? The Hindoos?

4. (*a*) Why are the countries within the tropics hotter than other parts of the world?

(*b*) Explain the influence which the sea exerts upon climate?

(*c*) How do mountain chains and plateaus affect climate?

(*d*) Labrador and England are about the same distance from the equator; how do you account for the difference in climate?

(*e*) Compare Switzerland and Italy in respect of climate.

5. Draw a map of Connecticut. Name and locate the counties, cities, rivers. Mention the principal agricultural products and the principal articles manufactured.

6. (*a*) Bound New England.

(*b*) Name the states in order of size.

(*c*) Of population.

(*d*) Of population to square mile.

(*e*) In what occupation does each take the lead?

7. Asia. (*a*) Plains and plateaus.

(*b*) Names and courses of three principal rivers.

(*c*) Parts in different zones.

(*d*) Parts belonging to European nations.

8. Give, mentioning the names of States and territories, the sections of this country that are noted for wheat growing, cotton growing, cotton manufacturing, stock raising, iron mining, silver mining, coal mining, fishing.

9. On the accompanying map of South America

(*a*) Outline the countries.

(*b*) Indicate the course of the three principal rivers.
(*c*) Locate Rio Janeiro, Valparaiso, Lima, Quito, Buenos Ayres.
(*d*) Indicate where the following are found or raised: diamonds, gold, cattle, coffee.
(*e*) Indicate the physical features.
(*f*) Name five animals belonging distinctively to this division.

10. If a ship leaves Liverpool at 7.45 P. M., and takes 255 hours to reach New York, at what hour does it arrive there?

II.

1. (*a*) In what astronomical phenomenon can we observe the form of the Earth? Explain briefly how this is a proof of its form. Mention other proofs of the form of the Earth.

2. (*a*) How many degrees are the polar circles from the Poles and the Equator? (*b*) Why are they at that distance? (*c*) Why are the lines of latitude called "parallels" and not the lines of longitude? (*d*) What are lines of longitude called, and why?

3. Define (*a*) an isthmus, (*b*) a plateau, (*c*) a watershed. Give an example of each, and show how it illustrates the definition.

4. (*a*) How is rain produced? (*b*) Where in the United States do we have the least rain? Why? (*c*) Name two countries where rain is excessive, and give reasons? (*d*) How are springs formed? What principle of physics is illustrated in the phenomena of a spring?

5. On the accompanying map of North America indicate
(*a*) Three mountain ranges.
(*b*) Five great rivers.
(*c*) The great lakes.
(*d*) Two largest gulfs.
(*e*) The largest bay.
(*f*) The capital cities of the three principal countries. Write the name in every case.

6. Connecticut.
(*a*) Draw map.
(*b*) Indicate counties.
(*c*) Indicate rivers.
(*d*) Mountains.
(*e*) Capital and cities.
(*f*) Name five principal industries.
(*g*) Name five principal agricultural products.
(*h*) Give number of square miles; greatest breadth; greatest length.

7. France.
(*a*) Give eastern boundary.
(*b*) How does it compare in size with New York?
(*c*) Is the greater part east or west of the meridian of Greenwich?
(*d*) Describe climate and productions.

(*e*) Name capital city and three principal seaports.
(*f*) What city is noted for the manufacture of silk?

8. (*a*) Name four of the principal commodities that we import from England; and four that we export to England. (*b*) Two that we import from France. (*c*) Two that we import from the West Indies.

9. Locate the following places, and mention an important historical event with which each is associated: Philadelphia, New Orleans, Vicksburg, Moscow, Sinai, Edinburgh, Khartoum.

10. (*a*) To which of the main divisions of the subject of Geography does each of the foregoing questions belong? (*b*) How would you teach children the points of the compass? (*c*) What is the object of teaching Geography?

III.

1. (*a*) How many degrees are the tropics from the Poles and the Equator? (*b*) Why are they at that distance? (*c*) What is a meridian, and why is it so called? How do meridians run? (*d*) Why is it necessary to fix a "first meridian"?

2. Explain your method of describing to a class of children the daily and yearly motions of the earth?

3. The atmosphere. Describe it under the following heads:
(*a*) Composition.
(*b*) Elasticity.
(*c*) Pressure.

4. Rivers.
(*a*) Explain how they are formed; the kind of sources.
(*b*) Mention the four most important rivers in the world (not including Mississippi) and tell why each is important.

5. Connecticut.
(*a*) Draw map showing counties, cities, rivers.
(*b*) State principal occupations of the people.
(*c*) Mention five manufactured articles, and tell where they are made.

6. On the accompanying map locate the following States: (*a*) New York, Illinois, Kansas, Georgia. (*b*) Write the names of the bordering States in proper places.

7. On the accompanying map locate ten cities (not including New York), and state: (*a*) Principal industry. (*b*) Some reason for locating city at that place. (*c*) An important event in connection with each.

8. On the accompanying map write ten principal productions of the United States in the sections where they are produced.

9. State in tabular form the principal physical features, capital, form of government, prevailing religion, occupations of the people, of the following countries: France, Holland, Russia, Turkey, Siam.

10. (*a*) What is meant by "teaching" Geography? (*b*) Would you first teach children political or physical Geography? (*c*) State to which of the divisions of Geography the foregoing questions belong. (*d*) What books on Geography have you read or studied?

IV.

1. (*a*) What motions has the earth? (*b*) What are the effects of these motions? (*c*) What is meant by a "year"?
2. (*a*) Explain the causes of two of the following: winds, rain, snow, fog, dew, thunder, and lightning; (*b*) Write an explanation of the equality of day and night at the equinoxes.
3. Rio Janeiro is 23° south latitude and 43° west longitude. (*a*) What is told in regard to Rio Janeiro by this statement? (*b*) About what time is it at Rio Janeiro when it is noon at London?
4. Rivers. (*a*) Sources. (*b*) Which is the right bank? (*c*) What determines the velocity of the current? (*d*) The uses of rivers? (*e*) How distinguished from a delta, an estuary?
5. Connecticut.
   (*a*) Draw map.
   (*b*) Indicate counties.
   (*c*) Indicate rivers.
   (*d*) Mountains.
   (*e*) Capital and cities.
   (*f*) Name five principal industries.
   (*g*) Name five principal agricultural products.
   (*h*) Give number of square miles; greatest breadth; greatest length.
6. On the accompanying map of North America indicate the countries and (*a*) Write names. (*b*) Locate five important seaports (not including New York). (*c*) Locate and name bodies of water along the coast. (*d*) Locate and name the islands along the coast.
7. On the accompanying map of the United States locate the following States: (*a*) Ohio, Pennsylvania, Texas, California, Nebraska. (*b*) Write the names of bordering States in proper places.
8. Into what waters do the following rivers discharge their waters: Colorado, Columbia, Yukon, Severn, Danube, Rhone, Rhine, Euphrates, Indus, Volga?
9. Locate the following places, and mention an important historical event with which each place is associated: Philadelphia, New Orleans, Vicksburg, Moscow, Sinai, Edinburgh, Khartoum.
10. (*a*) What work should precede the study of continents? (*b*) How would this work help in studying the continents? (*c*) What use would you make of the moulding-board in teaching Geography? (*d*) How would you use maps?

HISTORY.

I.

1. (*a*) Why is the study of history of importance?

(*b*) Give your meaning of a topical study of history.

(*c*) Give relative importance of dates, battles, biography, government, and social customs as topics of study.

2. (*a*) What preparatory work can be done previous to text-book work of Grammar School?

(*b*) Recommend stories or books for such work.

(*c*) How can the studies be made to aid in this work?

3. Period of discovery —

(*a*) Date.

(*b*) The three principal countries engaged.

(*c*) The motives of each in discovery.

(*d*) The religious organizations engaged, and what did each accomplish?

(*e*) Who visited America before Columbus? When? Why did not other discoveries immediately follow?

4. Settlement —

(*a*) Cartier and Raleigh.

(*b*) Nations represented by each.

(*c*) Their attempts at settlement as to time, place, and resources, and the causes of their failure.

5. Connecticut —

(*a*) A part of what original grant?

(*b*) When and where first settlement?

(*c*) Settlers from what colony?

(*d*) Who was the leader?

(*e*) Name colonies of this territory.

(*f*) How were they united?

(*g*) Their government?

(*h*) Western claims of Connecticut —

(*i*) What trouble did they give rise to and what disposition finally made of them?

6. (*a*) Describe an imaginary visit to some resident of Hartford in 1687, commenting upon the method of traveling, sights seen on the route, surroundings and structure of house, method of living, style of dress, etc.

(*b*) What would have been the topic of conversation at that date?

7. Revolutionary period —

(*a*) Dates of beginning and end.

(*b*) Cause of the war.

(*c*) Importance of the possession of the Hudson River.

(*d*) Describe and give result of principal campaign for possession of this river.

8. Origin of our Constitution —

(*a*) When and where framed, and by whom?

(*b*) Why was it demanded?

(*c*) What government preceded it?

(*d*) How did Shay's Rebellion show weakness of this government?

(*e*) How does the Senate differ from the House of Representatives as a representative body?

9. Acquisition of territory —

(*a*) Give boundaries of United States at close of Revolutionary War.

(*b*) How much larger is our area now?

(*c*) When, how, and under what circumstances has the additional territory been acquired?

10. The Civil War —

(*a*) Tell how the doctrine of State rights, slavery, and secession led to it?

(*b*) What States seceded?

(*c*) What slave States did not?

(*d*) What was the attitude of England towards the United States during the war?

(*e*) How did the Trent affair illustrate it?

(*f*) What reason had we for reminding France of the Monroe Doctrine (what was it; when and why issued) at the close of the war?

II.

1. What is the object of teaching history? What is meant by memoriter and topical methods of teaching history? What supplementary books would you suggest for the period of the War for the Union? The biographies of what men are useful in teaching the period of the formation of the Constitution?

2. *Indians.* (1) Theories as to origin. (2) The name. (3) Personal appearance. (4) Manner of living. (5) Government. (6) Religion. (7) Education. (8) Character. (9) War practices. (10) Number; present condition.

3. Government of the colonies. (*a*) Royal governments. (*b*) Charter governments. (*c*) Proprietary governments. (*d*) Colonial legislatures. (*e*) Commercial laws made in England.

4. Early struggles for liberty in the colonies. (*a*) Rebellion against Harvey in Virginia in 1635. (*b*) Bacon's rebellion, 1676. (*c*) Opposition to Andros in Massachusetts, 1688. (*d*) Connecticut charter hid in an Oak. (*e*) Leisler's rebellion in New York. (*f*) Government overthrown in South America.

5. Navigation acts. (*a*) What were they? (*b*) Their effect on commerce. (*d*) Their effect on the feeling towards England. Illustrate.

6. Outline the form of government under the constitution.

7. Modes of living in the 18th century. (*a*) Houses, lighting and warming. (*b*) Dress and habits. (*c*) Conveniences of traveling. (*d*) Prevalence of slavery.

8. Give an account of Washington from the time of his inauguration as president, noticing his important official acts.

9. The right of search and its results.

10. Jay's Treaty. (*a*) Cause of difference between the two countries. (*b*) Disposition of the differences.

11. Four generals of the revolution, with a short account of each (not including Washington).

12. Henry Clay. (*a*) Sketch briefly his life. (*b*) Political party to which he belonged and its distinctive principles. (*c*) Connection with Missouri Compromise. (*d*) Tariff bill of 1832. (*e*) Presidential election of 1846. (*f*) The "omnibus bill."

13. Jackson's course with regard to (*a*) office holders, (*b*) United States Bank, (*c*) nullification, (*d*) vetoes, (*e*) internal improvements.

14. Northwest Territory. (*a*) How ceded to the United States? (*b*) Title of act which established the government of this territory. What provision did the act make with regard (1) To slavery and property? (2) To inheritance? (*c*) What States at present?

15. The annexation of Texas and its results.

16. The discovery of gold in California and the settlement.

17. Causes of Mexican War. (1) Mexican claim to Texas. (2) Damage done to citizens of United States. (3) Boundary of Texas. (4) Need of more slave States.

18. Grant's administration. (1) Treaty of Washington. (2) Fishery award. (3) Alabama arbitration. (4) Virginius affair.

19. On accompanying map indicate (*a*) original thirteen colonies, (*b*) United States in 1804, (*c*) United States in 1889.

Write on not less than eight of above topics.

PHYSIOLOGY.

I.

1. What are the air passages? Use of lungs.
2. What are tissues? Why should there ever be organic matter in the air?
3. Effects of breathing bad air?
4. Facts about the teeth — their structure and care.
5. How can we aid digestion?
6. Different ways of affecting the blood. What are blood-vessels?
7. Functions of the different parts of the nervous system.
8. Immediate effects of drinking liquors.
9. Continued use of liquors.
10. Tobacco.

II.

1. State the duty of the teacher: (*a*) In relation to mental and physical uneasiness on the part of scholars; (*b*) In relation to the influence of physical discomfort on the healthy action of their minds.

2. What hygienic laws are most frequently violated in the schools which have come under your observation. Give reasons for your opinions.

3. (*a*) State what you think a proper amount and distribution of mental work each day for children of different ages. (*b*) Explain how too great mental activity may injure the health of children.

4. Describe the process by which food becomes blood?

5. (*a*) Mention the organs of respiration and the functions of each (using diagram if possible). (*b*) The effect of breathing air that is too dry. (*c*) The effect of breathing air that is too cold. (*d*) What is meant by "impure air"?

6. (*a*) What are narcotics and stimulants? Give examples of each and state their effects.

7. Describe the eye. How can the teacher care for eyes of children?

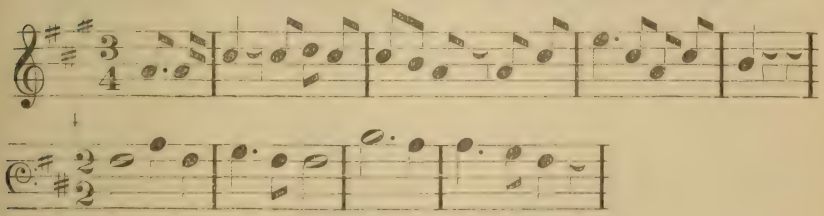
8. Muscles. (*a*) Kinds. (*b*) Contractions of each. (*c*) Exercise best suited to a muscle worker. (*d*) Exercise best suited to a brain worker; why? (*e*) Two reasons why regular muscular exercise is essential to health.

SINGING.

1. Show how the scale in key of F is developed from scale in key of C.

2. Write ten measures of a melody in $\frac{6}{8}$ time, key of E.

3. Calling the key-note or tonic 1, give numerals for the following notes:



5. What tones are common to the keys of B flat and E?

6. Make and name three different notes, and three different rests.

7. Explain these marks:



8. Give examples of three different kinds of intervals. Name them.

DRAWING.

I.

1. Define constructive drawing. Tell the purpose for which it is used.

2. Tell what is meant by "working drawings" and make a "set" of them for the following objects:

Drawings "full size." { (*a*) A cylinder, 3 inches high, 1½ inches diameter. (*b*) A rectangular block, 2 inches high, 4 inches long, 1½ inches wide.

3. Define and illustrate all the quadrilaterals.

4. Write a description of the following objects:

(*a*) A sphere. (*c*) A cone.
(*b*) A cube. (*d*) A triangular prism.

II.

5. Define representative drawing. Tell by whom and for what purposes it is used.

6. Draw some simple object in the room in which you are sitting, a book for instance; describe it and its position with relation to the eye, underneath the drawing.

7. Draw a cylinder in the following positions:

(*a*) In front of and below the eye, axis vertical.

(*b*) In front of and parallel to the eye, axis oblique.

(*c*) Below and to the left of the eye, axis horizontal. Shade these objects, source of light from the left.

III.

8. What is decorative drawing? How and by whom used? Name and illustrate the principal historic styles of ornament.

9. Draw from memory some familiar flower and leaf with stem, showing the order of growth.

10. Conventionalize the same as a "unit of design." Design an ornament for some article of use, using this unit of design as a "motive"; for instance, a tile, a border of frieze, a repeating figure for wall paper or fresco, etc.

EXAMINATIONS

FOR

ADVANCED CERTIFICATE.

PROGRAMME.

First Day.

A. M.—9.00 to 11.00	– –	Civil Government.
11.00 to 12.30	– –	Book-Keeping.
P. M.—1.30 to 4.00	– –	Geometry.
4.00 to 6.00	Choice of	{ English Literature, Chemistry. }

Second Day.

A. M.--9.00 to 12.00 - - ALGEBRA.
P. M.--1.00 to 3.30 - - PHYSICS.
3.30 to 6.00 - - GENERAL HISTORY.

Examinations cannot be given in the different branches at any other hours than those mentioned above.

Candidates desiring to take advanced studies are requested to confer with examiner.

Theory and Practice are given under the different subjects.

ALGEBRA.

1. (*a*) Simplify the following expression by removing the parentheses and combining like terms: $a-[5b-\{a-(3c-3b)+2c-(a-2b-c)\}]$.
   (*b*) Resolve into factors: a^3-b^3, a^6+b^6, $12x^2-5x-2$, $5x^2-15x-20$.
   (*c*) Expand $(2x+y)^2$ and to the result add the product of $(x+y)\times(x-y)$.
2. Find the greatest common divisor and reduce the fraction
$$\frac{a^4+2a^2x^2y+x^4y^2}{5a^3xy+5ax^3y^2}$$ to its lowest terms.
3. In the following fraction transfer the unknown factor to the numerator, and explain each step of the operation: $\frac{a}{c^2}\frac{x}{y^2}$.
4. Solve (*a*) $am-b-\frac{ax}{b}+\frac{x}{m}=o$.
   (*b*) $\begin{cases} 1\frac{1}{2}x+y=6. \\ 3y+2z=19. \\ 2x+z=9. \end{cases}$
5. (*a*) Solve $x^2+px+q=o$.
   (*b*) Find the equation whose roots are $o, -\frac{1}{2}, \frac{3}{2}, -1$.
6. (*a*) Express with fractional exponents $\sqrt{x^3}\,(\sqrt[3]{a})^7$.
   (*b*) $(x^{mn}-y^n)\times(x^n+y^{mn-n})=?$.
   (*c*) Simplify $\sqrt{27}+2\sqrt{48}+3\sqrt{108}$.
7. Find the sum of $-4, -1, +2 \ldots$ to seven terms.
8. Find the limit of the sum of the series $4+2+1 \ldots\ldots$
9. Find the fifth term of $(2x-5y)^{12}$.
10. The area of a square may be doubled by increasing its length by 6 inches and its breadth by 4 inches. Determine its side.

NORMAL SCHOOL

ENTRANCE EXAMINATIONS.

ARITHMETIC.

I.

1. A owns $\frac{7}{12}$ of an acre of land; B $\frac{7}{16}$ of an acre; and C $\frac{3}{10}$ as much as both A and B. How many *square rods* does C own ?

2. Make out a bill for dry goods and write a note for the amount, payable in sixty days.

3. Divide 25.6 by sixty-four thousandths. From the quotient take (32.4×.0015) and express the quotient in words.

4. How many steps, 2 ft. 6 in. each, will a man take in walking around a field 45 rods square ?

5. A sold a carriage to B, and gained $7\frac{1}{2}$ per cent. B sold it to C for $141.90, and lost 12 per cent. How much did the carriage cost A ?

6. I bought 650 yds. silk in Paris at $5.25 a yard. The charge for freight was $15.40, and for storage $5.85. I paid an *ad valorem* duty of 25 per cent., and sold the goods for $5,716. What was my gain per cent. ?

7. A man borrows $1,840 at 5 per cent., and loans it immediately at $7\frac{1}{2}$ per cent. What does he gain in 9 months ?

8. A six-months note for $1,250 was given June 12, 1876. Find the proceeds of the note if discounted Nov. 15th at 7 per cent.

9. If 21 men build a fence in three days, how long will it take 9 men to build it ?

10. Find the area of the gable end of a house that is 28 feet wide and the ridge of the roof 15 feet higher than the foot of the rafters.

NOTE — Any two of the last five questions may be omitted.

II.

1. If $2\frac{3}{4}$ yds. broadcloth can be bought for $8.80, what is the value of $16\frac{7}{8}$ yds. ?

2. A farmer sold a grocer 15 doz. eggs at 14c., and 27 lbs. of butter at 22c.; he received in payment 12 lbs. sugar at 11c., and cash for the balance. How much cash did he receive ?

3. If a man can walk 3.146 miles in one hour, how long will it take him to walk 14.157 miles?

4. (*a*) Change to decimals and add, — $\frac{1}{15}$, $1\frac{2}{5}$. (*b*) Change .$05\frac{5}{6}$ to a common fraction. (*c*) Write in words 600.17.

5. Find the cost of a piece of oilcloth 24 ft. long by $15\frac{3}{4}$ ft. wide at 85c. a square yard.

6. A regiment went out to battle with 1,050 men and came back with 588 men. What per cent. was lost?

7. A man borrows $1,840 at 5 per cent., and immediately loans it at $7\frac{1}{2}$ per cent. What does he gain in two years?

8. A grocer buys cranberries at the rate of $1.20 a peck, and sells them at the rate of 18c. a qt. What is his gain?

9. The duty on gloves is 20 per cent. of the cost. How much will an importer have to pay on 10 doz. pairs of gloves, the cost of which, in Paris, is 80c. a pair?

10. S. S. Packard borrows $450 of D. T. Ames, and gives his note at ninety days in payment with interest at 6 per cent. Write this note.

III.

1. What will it cost to plaster a room 20 ft. long, 18 ft. wide, and 10 ft. high, at 5c. per sq. yd., allowing for 3 windows 6 ft. long by $2\frac{3}{4}$ ft., and 2 doors 7 ft. by 3 ft.?

2. Bought a house for $8,000.00; had it insured for $\frac{3}{4}$ of its value at $\frac{3}{8}$ per cent. If the house burns, what is my loss? The insurers?

3. A circular park is 360 ft. in diameter. How many sq. ft. in a walk 5 ft. wide which surrounds it?

4. In a flight of 14 stairs each stair is 8 in. high and 8 in. wide; $\frac{1}{4}$ yd. of carpeting is allowed for turning. What will be the cost of carpeting at $87\frac{1}{2}$c. per yd., 5 per cent. being allowed off for damages?

5. Write a business paragraph, using the following terms, in such a way as to show clearly your idea:

Directors, Dividend, Assessment, Net Proceeds, Corporation, Capital Stock.

6. How much cash is due me after exchanging 42 tubs of butter averaging $48\frac{5}{7}$ lbs. at $21\frac{1}{2}$c. per lb. for 42 lbs. of flour at $9\frac{3}{8}$ per bbl.?

7. How must I mark goods that cost $3.00 per yd. in order to deduct 25 per cent. from the marked price and yet make 20 per cent. on the cost?

8. Jan. 1, 1888, a speculator borrowed $8,000 at $5\frac{1}{2}$ per cent., and invested in stock July 1, 1889; he sold his stock for $9,256.42. What had he gained by the transaction?

9. Sent a commission merchant $1,167.25 to buy beans at 10c. a qt., commission $1\frac{1}{2}$ per cent. How many bushels can he buy?

10. The valuation of a school district is $148,000. A tax of $120 is levied for the repairs upon a school-house. What is the tax on $1.00? What is assessed upon a person having $3,500 of taxable property?

GRAMMAR.

I.

1. Write a sentence of at least twelve words. Give the part of speech of each word. Tell what words are inflected.

2. Change Nominative and Possessive nouns to the plural form and write the sentences correctly :

1. The child's top spins easily.
2. This man's journey is long.
3. That sailor's face is frozen.
4. The lady's daughter skates beautifully.

3. 1. What three things may a verb denote by its form ?

2. Name the auxiliary verbs. Some of them are used as principal verbs; illustrate both uses of such.

4. What is a quotation ? Explain and illustrate the difference between a direct and an indirect quotation.

5. Punctuate the following :

1. Prof J W White Ph D Cambridge Mass
2. No sir I thank you
3. What do you say cried the officer
4. Mark Antony here take you Cæsars body
5. Charity beareth believeth hopeth all things

6. Use as a noun :

1. A phrase.
2. A clause.
3. An adjective.
4. A participle.
5. An infinitive.

7. Illustrate three uses of the noun clause.

8. Write a brief account of your study of Grammar. Name some of the books which you have read, stating which you most enjoyed.

Write your name and post-office address.

II.

1. Write a sentence containing a direct quotation.

2. State two uses of the comma; illustrate each.

3. Write sentences containing *flying*, used (*a*) as a noun, (*b*) as an adjective, (*c*) as a participle.

4. Illustrate the use of an infinitive phrase as the object of a verb.

5. In this sentence, which are dependent clauses ? When it came to making preparations for the trip, we found a thousand things that must be done at once.

6. Select the verbs from the sentence above. Which are transitive verbs ? What is the tense of each ?

7. Write a compound sentence.

8. Write a sentence that shall contain (*a*) an auxiliary, (*b*) an interjection, (*c*) a conjunctive adverb. Underline each.

9. Write a sentence containing an indirect quotation.

10. Compare *bad*, *charming*, *little*.

III.

1. Write the following correctly and explain the use of each capital letter :

1. Gen John Eaton LL D President Marietta College Marietta O
2. Let this be your motto Rely on yourself
3. They asked me Why do you not play
4. A noun is a name as John book bird
5. Good-morning sir I hope you are well
6. Queen Victoria's husband Prince Albert was of German descent.

2. Give the parts of speech of each underlined word :

1. One *round* of the ladder is broken.
2. We *round* the corners of our tables.
3. Wheels are *round.*
4. Wheels go *around.*
5. We rally *round* the flag.
6. *How* do you know *how* heavy the horse is ?

3. Change the following into prose :

"Spake full well in language quaint and olden,
One who dwelleth by the castled Rhine,
When he called the flowers so blue and golden
Stars that in earth's firmament do shine."

4. Fill the blanks with words selected from the following list : *affect, effect, teach, learn, accept, except.*

1. Please my thanks for your kindness.
2. How was he by the news ?
3. You cannot so wicked a purpose.
4. Will you me to play chess ?
5. Do you easily ?

5. Analyze the following :

"Six days shalt thou labor and do all thy work."

6. Write a half-page description of some person whom you know.
7. Write the address of one of your friends.
8. Write a note asking for admission to the Normal School.

GEOGRAPHY.

I.

1. Why are our days longer than our nights, in June ? How is longitude reckoned.

2. What is the cause of rainfall ? Describe some of its effects. Where do we have the least rain in North America ? Why ?

3. In what direction from New York City is Liverpool ? Boston ? Washington ? Albany ? Bound Connecticut.

4. Give a short account of the leading industries of Connecticut. Who is governor of the State ?

5. What countries of Europe have a seacoast on the North? Which of these send large numbers of emigrants to America?

6. What European countries border on Russia. Locate Moscow and St. Petersburg. Describe one of the principal rivers of Russia.

NOTE.— Any one of the above questions may be omitted.

II.

1. What countries of Europe have climate and productions similar to those of Connecticut?

2. What advantages does the Mediterranean Sea give to Europe and Africa?

3. Sketch an outline map of North America. Put in the St. Lawrence and Mississippi Rivers.

Trace the water parting between the rivers flowing into the Atlantic, and those flowing into the Pacific.

Tell what the boundaries of the Atlantic Ocean are.

4. Write about a page on the chief industry of Pennsylvania.

5. Name ten articles that can be bought of a man who sells fruit and groceries. Tell where they came from, and by what probable route.

6. Write any true Historical story you know which has made the Geography of any section more interesting to you.

Optional. Draw a picture which will illustrate the action of springs.

What is the cause of currents in the oceans?

III.

1. (*a*) What are parallels and meridians for? (*b*) Tell why it is warmer in Brazil than in Connecticut.

2. Write about a page telling of things in which the lives of the Norwegians and Swedes differ from yours.

3. Draw an outline map of North America. Draw a line around — (*a*) the principal manufacturing region; (*b*) mining regions; (*c*) wheat-growing regions; (*d*) cattle-raising regions.

4. Indicate the routes over which manufactured goods may be taken from New Haven and Hartford to Chicago and New Orleans.

5. State and explain differences in climate and productions seen between the countries on the north and south sides of the Alps; on the east and west sides of the Rocky Mountains.

Optional. What causes wind? Why are the south winds warmer than those from the north? What temperature will the winds which blow from the Sahara Desert have? Why?

HISTORY.

I.

1. What events in Old World history have influenced the history of the New World?

2. Compare the Virginia colony with the Plymouth colony.

3. What classes of people were at any time persecuted in America? Why were they persecuted?

4. Why does Connecticut honor the name of Putnam ? of Wadsworth ?
5. Give the causes of the Intercolonial wars.
   What territory was claimed by England, France, and Spain, at the beginning of the last of these wars ?
   What territory was held by each at the close ?
6. Give the history of the founding of Yale College.
7. Imagine that you have been a citizen of Quebec since 1608. Describe events which you have witnessed since that time.
8. Tell the origin of the names of the following places:
   Jamestown, Connecticut, Philadelphia, Maryland, Elizabethtown, Saybrook, New York.
9. What was the effect of the Battle of Bunker Hill in America ? In England ?
10. Who wrote the Declaration of Independence ?
    Name five grievances to which it refers.
11. What was the Fugitive Slave Law ?
    What was the Missouri Compromise ?

NOTE. — Any three of the above questions may be omitted.

II.

1. Why was not the New World discovered before 1492 ?
2. Why were Massachusetts, Virginia, Pennsylvania, and Georgia settled ?
3. Connecticut. (*a*) By whom settled ? (*b*) Why settled ? (*c*) First Constitution ? (*d*) Charter ; when ? why ? (*e*) Prominent men.
4. Consider the Intercolonial Wars as one long war. (*a*) The cause. (*b*) Result in America.
5. Taxation of Colonies by England.
   (*a*) Early taxation. Navigation Acts.
   (*b*) Later taxation. How ?
6. (*a*) What was Burgoyne's plan ?
   (*b*) How did it succeed ?
7. What effect did the result of Burgoyne's campaign have upon
   (*a*) This country ? (*b*) Foreign countries ?
8. What bill did Clay introduce concerning the tariff ?

III.

1. How was New England founded ?
2. How does New England represent the influence of her founders ?
3. What were the Americans fighting for in the Revolution ?
4. What was the Missouri Compromise ?
5. What was secession ?
6. Describe some important events of the Civil War.
7. The discovery of gold, and its effects.
8. Give an account of some constitutional amendment.
9. How has this country acquired territory ?
10. Describe any Presidential election.

Arbor Day.

While primarily we associate the idea of tree planting with "Arbor Day," that is but one of many duties and privileges it suggests.

In some conditions a tree can take care of itself, and develop to perfection of beauty. Its very irregularity and imperfections commend it to our favor. Harmony, with natural surroundings, hill or vale, rocky cliff or fat brookside, reconcile many a defect in form and growth. The wild wood forms a natural protection to many of its occupants. The hedgerow of shrubs, while shielding from accidental injury, at the same time gathers in the fertilizing element to promote a stately growth. But, in proximity to the dwelling, or upon the lawn, these natural advantages fail; protection from accidents must be provided, and symmetry secured by judicious pruning, and the removal of all outside obstacles to growth, as well as providing a generous supply of food; so that when our trees are planted our work is but just begun. A study of their habits and their wants, from year to year, will well repay us, and we shall be sure in return to do for them more and more to aid in their perfect development.

As we grow older our "cotemporaneous trees" become companions with whom we delight to take council; they have braved the same storms of winter, and heat and drought of summer, and with us welcomed the sweet breath of spring, and enjoyed the rich fruitage of autumn, for does not the tree delight in its burden of brown nuts for the squirrel or equally frolicsome child? I would have said boy — but are they alone entitled to this pleasure? Does not the girl share equally in these halcyon days of nut gathering, pleasure spots in memory — the life-giving air and the odor of forest and field, treasures never to be effaced? It may be the orchard with its load of luscious fruit of crimson and gold, around which these boyhood memories cluster, and strengthen with age.

Who would not plant a tree, and having planted it, protect it, and rejoice in its fruit and shade? When I pass a school-house and see in the grounds, trees battered with clubs or stones, or the near-by fruit or nut trees loaded with clubs used to dislodge the half ripe fruit, I feel that the trees had better not have been planted than to be subjected to such abuse.

A single tree standing by the school-house may teach many lessons, and should be utilized for them all. It is public property; it should be respected. We have no right to break or mar it for our individual convenience. Hitching a horse to a shade or fruit tree is a barbarism.

If the tree bears nuts or fruit, patience is taught in waiting for their ripening; self-denial and liberality in sharing these bounties with others.

Its opening buds, emblematic of the springtime of life, the fruitage of autumn of its maturity, and then the sere and yellow leaf, seeking the earth, reminds us of our mortality, while again the bursting seed is a type of our immortality.

Who would not plant and protect a tree for shelter from the storm, shade in the blazing sun, and refreshment with its fruits? That others

may enjoy the reward of our labors, only ennobles, yes, sanctifies this industry.

There is here an endurance that surpasses any other physical labor. The palace or monument begins to decay from the moment of its completion. In beautifying the earth we become co-workers with God, and generations yet unborn will rejoice in our labor and bless our memories.

Memorial trees as teachers of history surpass storied urn or monumental brass. What school-house or farm can afford to be without such reminders of events consecrated in song or story, events consecrated by the blood of heroes, and turning points in the growth of nations?

Arbor Day suggests other duties. Neatness and cleanliness about our dwellings are not only of value as sources of pleasure, but are really essential to the health of the occupants. The school-house yard littered with torn papers, waste fruit, brush, and weeds, trees hacked and battered, is an object-lesson of what should be avoided, alas, too frequent. Rather have tidy grounds, neatly kept, showing a teacher of righteousness as ruling in that school. Should not the school teach these things, and on arbor day not only clean up their own grounds, but do missionary work, that all the inhabitants of the district may do likewise?

Education is admitted by all to be of supreme importance to the individual and the State. Is there any education better than that which gives a love for nature and order as heaven's first law?

Make every school-house ground an object-lesson, and enforce its teachings, and the coming generation will rejoice in the beauties of nature beyond the dreams of the past, and the world will bloom with new beauty under its enlightened control.

T. S. Gold, *Secretary Connecticut Board of Agriculture.*

There is no way in which we can more surely cultivate a love of home, native town, State, and country, than by a proper observance of Arbor Day.

A noted pine tree in Middlesex County, Connecticut, was planted by a little group of boys more than one hundred years ago. The boys lived to be octogenarians and have all gone to their rest, but the pine tree is yet green and flourishing.

The great Wethersfield Elm was pulled up when the size of a whip stock and planted by a young man where it now stands, the noblest tree of its kind in the United States, with a spread of 152 feet in diameter. The noble tree is a monument to its planter. The "City of Elms," and many other cities and towns in our commonwealth, owe no small part of their beauty to the public spirit of the old-time tree-planters.

Shall we of to-day be behind our grandsires and our fathers in public spirit? Nay, verily.

We advise each town and village in our State to organize at once, appoint a judicious and public-spirited committee, including some ladies, who shall plan an exhaustive system of street-tree planting, and other public improvements, such as the removal of unsightly objects from the streets, smoothing off and ornamenting school grounds and other public

places, and the advising of a general removal of all unnecessary front fences, grading roads and sidewalks, and any other matters proper to receive the attention of such a committee. Let it be understood beforehand just what is desired to be done, and let every part be unique and in unison with some good general plan to be effected year by year until it is complete. Of course there will be abundant work for Arbor Day. A collation served by the ladies would be appreciated. In evening a gathering to hear a report of the day's doings, and what remains undone, would be in order, also thanks to the generous donors and workers, with patriotic speeches from those who are prepared to make them. The day should be fruitful in kind regards, great improvement, and general community of feeling. It will bring a town's people nearer together in noble purpose and generous public spirit. Let every one contribute to make it a success.

P. M. Augur, *Pomologist of the Board of Agriculture.*

TOPICS FOR ARBOR DAY.

1. A short "History of Arbor Day," by some of the young members.
2. "What we have accomplished to-day." Short report from every member present.
3. "Best list of ornamental plants and shrubs, and care of same for small home grounds."
4. "Plan for the home acre, with list of trees, plants, and shrubs for same. When and how to plant them."
5. "Nut-bearing trees. Propagation and care of same."
6. "Shade-trees for the highway. Best ten varieties; give botanical as well as common names."
7. "The varieties of trees on *our* farm, common and botanical names." Reports from at least three of "the boys."
8. "Varieties of trees in the highway between home and the Grange Hall." Reports expected from three or more members living a mile or more away.
9. "Best grasses for a shady lawn; also, those for a sunny lawn."
10. "Walks and drives about house and barns. How to make them, and material to be used."
11. "What fruit trees and plants can be used for ornamental purposes, and how shall we do it?"
12. "School grounds. What they are and what they should be."
13. "The back side of the other fellow's barn."
14. "The family wood supply, and how my neighbors handle it."
15. "Trimming fruit trees."
16. "Profitable tree planting."
17. "Hardy roses and their culture."
18. "The front fence, and what shall we do with it?"
19. "Lawn-mowers and more lawn."
20. Some hints to the men that work the highways and are continually "ripping up" things.

21. What shall we do with all the signs that are nailed on to our beautiful trees ?
22. Horticulture and Botany in our public schools.
23. Trees, shrubs, and plants best adapted to the Connecticut farm home.
24. Lawns, how to make and care for them.
25. The training and pruning of vines.
26. Materials most suitable for walks and drives about the home grounds.
27. Economy and beauty each demand that the front fence must go.
28. Fruit trees and plants that may be used for ornamental purposes ; with hints how and where to plant and train them.
29. What can we do this season to advance Arbor Day five years hence ?
30. Would a small nursery of trees be practical in connection with public schools ?
31. Hints about roads and road making.
32. Have the sidewalks any rights that road makers are bound legally or morally to respect ?
33. Is Arbor Day likely to encourage too much tree planting ?
34. Tin cans, old pans, and general rubbish as roadside adornments.
35. The farm wood-supply, as the ladies see it.
36. The most beautiful trees and the most useful ones.
37. Shall advertising signs longer disfigure our noble trees along the highways of Connecticut ?

PLANTING TREES IN SCHOOL GROUNDS.

Suggestions Especially Prepared by the Forestry Division of the United States Department of Agriculture.

The following suggestions give such general advice as may aid teachers, pupils, and others to perform the practical work of Arbor Day.

CHOICE OF TREES.

1. *General considerations :*

Trees for school-grounds and yards, along roadsides and streets, must be such as are least liable to suffer from injuries; they should be compact and symmetrical in shape, free from objectionable habits, such as bad odors, root-sprouting, frequent dropping of parts, etc., and from insect pests, and if planted for shade, should have a broad crown and a dense foliage budding early in spring and retaining leaves long into the fall. Absence of skillful hands at tree-planting on Arbor Days would also limit the selection to those which are transplanted easily and require the least care.

Trees native to the region in which the planting is done usually have more promise of success, and are generally less costly than exotics. Trees from well-managed nurseries are preferable to those grown in the forest, because their root-system is better prepared for transplanting. Rapidly growing trees, although giving shade soonest, are mostly short lived, and become soonest unsightly.

2. *Size:*

Although, as a rule, small plants have a better promise of success, other considerations recommend the choice of larger sizes for roadside and ornamental planting. Trees of any size can be successfully transplanted, but in proportion to the size the difficulty, the amount of work, and the necessary care increases. As a rule the largest size should not exceed two to three inches in diameter at the base, and ten to fifteen feet in height. Those one-half that size will probably make better growth, because less of their root-system will be curtailed in taking them up for transplanting.

3. *Tree suitable for transplanting:*

a. An abundance of fibrous roots. Not the turnip-like main or tap-root, but the little fibers, sustain the life of a tree. See that there are plenty of them, compactly grown within a small compass, and that they are not stripped of their bark, or torn at their ends, or dried up.

b. A normal form and well-proportioned development of shaft-crown. The shaft should be clear and straight, neither thick-set and short nor thread-like and over-elongated, but gradually tapering, and strong enough to hold up its head without support. The normal crown is characterized by vigorous, full-sized leaves or else by a large number of thick and full buds; it covers the main stem one-third to one-half its length, with a symmetric spread, evenly branched, and has only one leader, of moderate length.

The length and vigor of the last year's shoots, number and thickness of buds, and appearance of the bark, afford means of judging the healthy constitution of the tree.

c. The position from which the tree came has some influence on its further development. Trees from the forest have generally a wide-spreading root-system, which is difficult to take up and transplant. Those which have grown in the shade of the forest, as a rule, do not start easily in the open sunlight; those from cool north sides are apt to sicken when placed on hot exposures, and *vice versa*. A healthy tree from poor soil transferred into better conditions will show itself grateful by vigorous development.

4. *Treatment before transplanting:*

In taking up a tree for transplanting, the greatest care must be exercised to secure as much of the root-system intact as possible, especially of the small fibrous roots.

a. Never allow roots to become dry, from the time of taking up the tree until it is transplanted. To prevent drying during transportation, cover the roots with moist straw, or moss, or bags, or leave on them as much soil of the original bed as possible. At the place where the root is to be planted, if the planting cannot be done at once, "heel in" the roots, *i. e.*, cover them and part of the lower stem with fresh earth, or place the tree in the plant hole, throwing several spadefuls of earth on the roots.

b. Pruning roots and branches is almost always necessary, but must be done with great care, especially as to root pruning. The cutting at the roots should be as little as possible, only removing with a clean sharp cut

the bruised and broken parts. Extra long tap-roots may be cut away, but all the small fibrous roots should be preserved. The cutting at the top is done to bring crown and root into proportion; the more loss at the root-system has been experienced, the more need of reducing the crown system. Larger trees, therefore, require mostly severer pruning, especially on poor soils; yet, if there be fibrous roots enough to sustain great evaporation from the crown, the less cut the better. With large trees severe pruning is less dangerous than too little. A clean cut, as close as possible to the stem or remaining branch, will facilitate the healing of the wound. No stumps should be left (except with conifers, which suffer but little pruning). Shortening of the end shoots to one-half or two-thirds of their length may be done a little above a bud which is to take the lead. As a rule, the pruning for symmetry should have been done a year or so before transplanting, but may be done a year after.

KINDS.

Leaving out conifers — which require more careful handling and better situations than are, as a rule, to be had on occasions like that in view — there are over one hundred indigenous species to choose from for planting on the Atlantic slope. Of these, thirty or forty might deserve attention for Arbor Day tree-planting, according to climate, soil, and situation or object. It is best to limit the choice for this occasion to trees of recognized merit, native to the locality; opportunities will vary the choice. It is only possible to name the following selections, which admit of a wide application:

THREE TREES, to be planted where nothing else will grow; easily transplanted; growing rapidly, but short-lived; easily injured; root-sprouting; soon scraggy-looking, unless specially attended:

Silver Maple. Carolina Poplar. Box-Elder.

FOUR TREES, among the best for street and lawn:

Sugar Maple. Red Maple. Linden. Elm.

FIVE DESIRABLE TREES for lawn or yard:

Tulip Tree. Red Oak. Willow Oak.
Black Cherry. Sweet Gum.

SIX TREES, suitable for special positions:

Sycamore. Black Birch. Ash. Black Walnut.
Chestnut. Beech.

TWO foreigners of note:

Horse Chestnut. Paulownia.

METHOD IN PLANTING A TREE.

1. *Holes are best made before the trees are brought to the ground:* They should be a little deeper than the depth of the root system, but twice as large around as seems necessary, to facilitate penetration of rains and development of rootlets through the loosened soil. Place the top soil, which is better (being richer in easily assimilated plant food), to one side, the raw soil from the bottom to the other side; in filling back bring the richer

soil to the bottom. If it be practicable, improve a heavy loamy soil by adding to and mixing with it looser sandy soil, or a loose poor soil by enriching it with loam or compost. Keep all stones out of the bottom; they may be used above the roots, or better, on the surface. Providing proper drainage is the best means of improving ground for tree-planting. Use no manure, except as a top dressing.

2. *Planting is best done by two or three persons:* A, who manipulates the tree, is the planter, and responsible for the result; B and C do the spading under his direction. A places the tree in the hole, to ascertain whether this is of the proper size; a board or stick laid across the hole aids in judging the depth. Trees should not be set deeper than they stood before, except in loose, poor soil. More trees are killed by too deep planting than the reverse. If the root-system is developed sideways, but not centrally, as is often the case, a hill is raised in the hole to fill out the hollow space in the root-system, and the earth of the hill is patted down with the spade. When the hole is in proper order, A holds the tree perpendicularly in the middle of the hole, with the side bearing the fullest branches toward the south or southwest, for better protection of the shaft against the sun. B and C spread the roots into a natural position, and then fill in the soil, using the good soil first — small spadefuls deliberately thrown over the roots in all directions, while A, by a slight shaking and pumping up and down of the shaft, aids the earth in settling around the rootlets. *A close contact of the soil with the rootlets is the secret of success in planting.* Only fine, mellow soil, not too moist, and free from stones, will permit such close adjustment to the rootlets, which should also be aided by hand and fingers filling in every crevice. A, while setting the tree, must exercise care to keep it in proper position and perpendicular, until the soil is packed so as to keep the tree in place; then B and C rapidly fill the holes, A treading down the soil firmly after a sufficient quantity is filled in, finishing off a little above the general level to allow for settling, and finally placing the stones or any mulching around the trunk.

3. *Watering:*

The practice of using water while planting can hardly be said to be a good one, unless the water is very carefully applied with a "rose" after the soil is well filled in and packed around the fibrous roots. Especially with a soil which has a tendency to clog, there is great danger of an uneven distribution and settling, with consequent empty spaces between the roots. *More trees are probably killed by too much water in transplanting than too little.* Water after the transplanting (and perhaps before the last shovels of earth are filled in), especially if the soil is dry, is useful and should be applied during the season, choosing the late afternoon or evening for applying it.

AFTER-CARE.

Any mulch of waste material, hay, straw, or, better, wood-shavings or chips, sawdust, or even stones simply placed around the foot of the tree, are of excellent service in checking evaporation.

Keeping the ground free from weeds and grass, and preventing it from

baking, by occasional hoeing and raking, is advisable. To prevent the trees from being swayed by the wind, if of larger size, they might be staked firmly; a loose post is worse than none. The tying should be so done as not to cut or injure the tree; a tree-box insures more safety against accidents. With the development of the crown it becomes necessary to trim it, so as to carry the top above reach. Trees are not benefited by being used as hitching-posts, climbing-poles, or other frolic.

Summarizing the elements of success in tree-planting, they are:

1. Trees suitable to soil and surrounding conditions.
2. A well developed root-system, kept in living condition.
3. Wide holes and mellow soil.
4. Firm packing of soil around the roots.

WHERE TO PLANT.

It is needless to remark that a school-room needs an abundance of fresh air and sufficient light. The trees planted upon the grounds around it should therefore stand far enough away to allow a free circulation of the air, although they might when grown afford a grateful shade. As a general rule, even in the smallest grounds, a row of trees may be planted in the street, six or eight feet from the fence line, but always protected by guards and hitching posts, as already noticed. In small lots the corners only might admit of further planting; but with wider opportunity we may gain some effect from the grouping of trees, and upon still more ample premises, such as should always belong to academies and colleges, we may with great profit attempt the cultivation of trees in considerable variety with the view of securing a pleasing combination of views and object-lessons in sylviculture. If there be out-buildings, they should be invariably screened by trees, and if there be an adjoining marshy spot, it should be covered with trees or bushes suited to its conditions.

It may sometimes happen that the owners of the adjoining lands may be willing to plant the roadsides leading to the school-house with an avenue of trees, or they may consent to this being done by those interested in the school grounds under improvement. It is always very desirable to enlist the children of the school in these operations, by their assistance in the planting and their care afterward. Where certain trees are assigned to particular scholars or to little committees to whom their protection is intrusted, the interest thus secured would not fail to produce the happiest effect. The trees might be named in memory of some person or some event worthy of remembrance, and the associations thus created would not fail to recall the pleasant associations that happy childhood is sure to impart to after life.

WHEN TO PLANT.

As a general rule, trees succeed best when planted in spring. It is a common remark that the "season for planting corn" is a proper time for planting generally, and it is not far from the truth. In some sections, however, fall planting has preference, and in large operations about a month in spring and another month in fall are given to the business. In

the case of deciduous trees it may be broadly stated that they may be transplanted with more or less certainty at any period between the fall of the leaves in autumn and the appearance of leaves in spring. With the coniferous evergreens the most vigorous time of growth — just after the buds have started — is preferred. In cases where the young trees are set from pots or boxes without disturbing the soil about the roots, they can be set in the earth at any time when the ground is not frozen, but do best when planted in spring.

ARBOR DAY.

It is a pleasant and highly commendable custom, and has but the single disadvantage of sometimes happening on a day that proves stormy. If such an accident happens, the next pleasant day should be devoted to the business, and in all cases the holes should be all previously dug, so as to expedite business and secure the largest possible result. In cases where trees are dug up and their planting is delayed from any cause, as will sometimes unavoidably happen where they are sent from distant nurseries, the roots should be "heeled in" by placing them in trenches and lightly covering them with soil. *In every case* it is a good plan to keep the roots covered from the air as much as possible while out of the ground, using cloths, straw, hay, dead leaves, moss, soil, or any other covering most convenient.

AN ARBORETUM.

An arboretum is a collection of living trees, planted in as great variety as the soil and climate will permit. The trees should be placed in groups, so that the oaks, maples, birches, pines, spruces, firs, cedars, etc., may be adjacent; generally one of each species, and sometimes in great variety, for in most of the cultivated trees many variations from the original form have been produced by accident, or have appeared under cultivation. A variety, or "sport," may be propagated without limit by grafting, budding, or layers, but never forms a separate species. In other cases hybrids are produced by accidental cross-fertilization, but both hybrids and varieties, where they bear seeds, tend to produce plants of the original types.

No institution of learning in the country, having grounds sufficiently ample, should be without plantations of this kind, which should always be labeled with their botanical and common names. They are also of first importance in city parks and public grounds, and it is to be earnestly hoped that at no distant day they may be found wherever there is opportunity in these places.

COLLECTIONS.

There is no school-house in the country, whether in city and village or rural district, which might not have at slight expense an interesting collection of the native woods of the vicinity. These specimens should be prepared by having one or more faces planed and polished or varnished to show the grain of the wood when worked to best advantage, and another face simply planed and left in its natural color. There should be some portion of the bark, and it would be still better if there were shown in connection with the wood dried specimens of the leaves and blossoms, the fruit, and the resinous or other product. Such collections made up by

the scholars, and correctly labeled, under the care of the teachers, would become object-lessons of first importance as an agency for instruction. They would afford the most profitable kind of employment for the leisure hours, and might awaken a love of close observation, and a thirst for further knowledge that would ripen into the best of fruits.

PROGRAMMES.

I.

1. Recitations of appropriate Scriptural selections, a list of which can be easily obtained from the Concordance.
2. Singing of some appropriate Songs, as "The Oak, the Brave Old Oak."
3. Short Compositions by the older pupils, on "Trees."
4. Recitations of appropriate passages from writers of prose and poetry. Among these we suggest the following selections from S. Austin Allibone's Poetical Quotations:

"The Monarch Oak," . . . p. 569, *Dryden.*
"Straight as a Line," . . . p. 569, *Dryden.*
"Behold the Trees," . . . p. 570, *Dyer.*
"A Glorious Tree," . . . p. 571, *G. Hill.*
"With his Gnarled Old Arms," p. 572, *H. R. Jackson.*
"Black Walnuts," . . . p. 572, *W. Hosmer.*
"And Now in The Forest," pp. 572–73, *E. C. Kinney.*
"Woodman, Spare That Tree," p. 574, *G. P. Morris.*
"Nurse the Sapling," . . . p. 574, *Milton.*
"'Tis Beautiful to see a Forest Stand," pp. 574–75, *A. B. Neal.*
"'Tis Merry in Greenwood," . p. 577, *Sir W. Scott.*
"Up Grew the Twig," . . p. 578, *E. O. Smith.*

The Cyclopædia of Practical Quotations, by J. K. Hoyt and Anna L. Ward, contains many good passages. Among them might be cited:

"The Groves were God's First Temples," . p. 432, *Bryant.*
"No Tree in All The Grove," . . . p. 432, *Cowper.*
"This is the Forest Primeval," . . . p. 432, *Longfellow.*
"Fair Tree," . . . . p. 434, *Lady Winchilsea.*

And many others.

Roe's Nature's Serial Story, p. 284, "Our Forefathers Were," etc., to middle of p. 286.

"The Planting of the Apple Tree," — *Bryant.*

"Thoreau's Excursions," pp. 207, 210, 227–232, 232–234, 239–242, 242–245, 248–251, 267, 275–277.

5. Compositions on Historical Trees, such as "The Charter Oak," "Washington Elm," etc.
6. Recitations of passages relating to the different varieties of trees, such as the "Elm," "Maple," "Cedar," "Oak," etc.
7. A Talk by the Teacher on "Arbor Day."
8. Planting of Trees.

EDGAR C. STILES, ALICE B. ADAMS,
CORNELIA B. SMITH, JENNIE E. WHEELER,
Litchfield.

II.

Singing by School, ... *America.*
"The Forest Hymn," . . . . . *Bryant.*
Three Famous Trees: "Washington Elm," "Charter Oak," "Tree under which Penn made his Treaty with the Indians."
"Johnny Appleseed."
Singing by School, "The Woods," . . . . . *Lattler.*
"The Story of the Maple Tree," *Anna C. Brackett, St. Nicholas, Nov.* 1874.
"The Pebble and The Acorn," . . . . . *H. P. Gould.*
"Robin's Come."
Singing by School, ... *In May-Time.*
Remarks by Teacher, on the "Three Kingdoms of Nature," with special reference to the "Vegetable Kingdom, and Man's dependence on it."

III.

Singing, ... *School.*
"Forest Hymn," . . . . . *Bryant.*
"Under the Washington Elm," . . . . . *Holmes.*
"Historical Trees." Essay by a member of the graduating class.
"The Hunter of the Prairies," . . . . . *Bryant.*
"The Old Elm of Newbury," . . . . . *Sigourney.*
"Amphion," . . . . . *Tennyson.*
"Arbor Day." A Poem; by a member of the graduating class.
"Among the Trees." Selections, especially the last two stanzas, *Bryant.*
Singing, ... "*My Country 'Tis of Thee.*"

A. P. Somes, *Danielsonville.*

IV.

1. Proclamation Read.
2. Essay on "Historic Trees."
3. Singing. "The Old Mountain Tree."
4. Recitation. "Woodman, Spare that Tree."
5. Essay. "Tree Culture."
6. Recitation. "The Felled Tree," . . . *Carey.*
7. Singing. "The Forest Hymn," . . *Mendelssohn.*
8. Recitation. "Woods in Winter," . . *Longfellow.*
9. Recitation. "The Hemlock Tree."
10. Singing. "Old Oaken Bucket."

C. L. Ames, *Plantsville.*

V.

TREES.

1. Kinds — Fruit, shade, ornamental, valuable for their wood, bark, juice, or sap, etc.
2. Lists of each kind.
3. Description of various kinds of trees, — peculiar, interesting, or useful; such as palm, travelers, milk, banyan, caoutchouc, pepper, cinnamon, cinchona, cacao, nutmeg, calabash, cannon-ball, blood, geographical, singing, silk, and cotton.

4. Historic trees — Charter Oak, Washington Elm, Andre Tree, Cedars of Lebanon.
5. Uses — Fuel, manufacturing (lists of common objects made from wood), cabinet woods — their value, veneering, coal and charcoal, products from combustion, tar, pitch, turpentine, and ashes.
6. Influence on climate of a country; influence on water supply.
7. Forestry laws of Germany and other countries.
8. Necessity for keeping up supply.

Our Home Trees — A collection of leaves and bark or branches of the trees in our own woods, properly arranged and classified.

CHAS. B. JENNINGS, *New London.*

PROGRAM — AT THE TREE.

Suggestions: Arriving at the place designated for the planting of a tree, everything should be found in readiness by previous preparation, in order that there may be no delay. By arrangement, the tree should be dedicated to some particular person as may have been decided. It would be well to have printed or painted on tin or wood, and attached to the tree, the name of the person to whom it is dedicated.

After a marching song has been sung on the way to the tree, the following order of exercises is suggested:

1. Place the tree carefully in position. (See 5, below.)

NOTE.—When advisable, the tree may be placed in position in advance of the exercises.

2. Song.
3. A brief statement by the teacher or another concerning the person to whom the tree is dedicated.
4. When practicable, recital of quotations from the writings of the person thus honored.
5. Let each pupil in the class, or such as may be designated, deposit a spadeful of earth.
6. Song.

NOTE.— Where impracticable to plant trees,—shrubs, vines, or flowers may be substituted. A flower bed may be laid out, and vines set in or seeds planted.

SELECTIONS FOR ARBOR DAY CELEBRATION.

MECHANISM OF A TREE.

1. A tree (and I beg my readers to follow this attempt at explanation closely — all depends upon it) receives its nourishment from the roots. These correspond to the mouth in the human frame. Now, as in the human frame the nourishment received is, after being supplied to the blood, exposed to the operation of air in the lungs before it is fit to give material to the body, so in a tree, the nourishment taken in at these tree mouths, the roots, passes to the lungs of the tree, and there, by contact with the air, is rendered fit to supply fresh material to the tree. These tree lungs are the leaves. This operation is effected by the passage upward from the soil around the roots, through the trunk, the branches, and every twig of the tree to the leaves, of a large quantity of water, containing in solution the nutriment for the tree. Arrived at the leaves, a process takes place which separates, by means of contact with the air, most of the

water the roots had taken in, from the valuable nutriment, and throws off, in vapor, the surplus water into the air. At this time certain constituent portions of the air are utilized and mingled with the nourishment retained. This is all, now a small portion in comparison with what had arisen from the roots, yet retaining enough water to serve as a vehicle back, is returned towards the roots, depositing in its way, in leaf, bark, and root, what is needed there for the growth of the tree. In these, they undergo, especially in the bark, further fitting and digesting processes before they assimilate with the substance of the tree. The water which was retained to carry them down, being no longer needed, passes out at the roots. . . . In the back of the leaf are numerous stomachs or mouths. . . . Of the extent of the provisions made for evaporation by the leaves, some idea may be formed from a consideration of the number of *stomata* or stomates to be found in the leaves of plants. The number varies in different plants, for which variation a reason may be found in the different conditions of growth to which they are subjected in their several natural habitats. In the back of the leaf of the apple tree there are about twenty-four thousand stomates to the square inch. In the leaf of the lilac there are a hundred and sixty thousand of them to the square inch. In the leaves of the cherry-laurel there are none on the upper surface of the leaf, but ninety thousand have been counted on the lower surface.

PHIPPS.

FAMOUS TREES.

2. A few famous trees of this country, not named in the extract from the letter of the historian Lossing, are given here. The "Burgoyne elm," at Albany, N. Y.— This tree was planted on the day the British general, Burgoyne, was brought a prisoner into Albany, the day after the surrender. The weeping-willow in Copp's burying ground, near Bunker Hill. — This willow, grown from a branch taken from a tree that shaded the grave of Napoleon at St. Helena, now waves over that of Cotton Mather, so noted in Salem witchcraft. Copp's burying ground is so near where the battle was fought that a number of grave-stones can be seen to-day which were pierced through by bullets fired by British soldiers in that battle. The ash trees planted by General Washington at Mt. Vernon. — These ashes form a beautiful row of immense trees, which are the admiration of all who visit the home of the "Father of his Country."

"*Old Liberty Elm.*"

3. It was the custom of our New England ancestors to plant trees in the early settlement of our country, and dedicate them to liberty. Many of these "liberty trees," consecrated by our forefathers, are still standing. I remember, when a boy, the interest I felt in "Old Liberty Elm," that then stood in Boston. That old tree was planted by a schoolmaster long before the Revolutionary War, and dedicated by him to the independence of the Colonies. Around that tree, before the Revolution, the citizens of Boston used to gather to listen to the advocates of our country's freedom; around it, during the war, they met to offer up thanks and supplications to Almighty God for the success of the patriot armies; and, after the terrible struggle had ended, the people were wont to assemble from year to year in the shadow of that old tree to celebrate the liberty and independence of our country. It stood there till within a few years, a *living* monument of the patriotism of the citizens of Boston. The sight of that tree awakened patriotic emotions in every true American heart. And when at last that old tree fell, the bells in all the churches of Boston were tolled, and a feeling of sadness spread over city and State. Even in Ohio there were eyes that moistened with tears when the news came that "Old Liberty Elm" had fallen in a storm. Such was the veneration in which it was held.

4. When we plant a tree, we are doing what we can to make our planet a more wholesome and happier dwelling-place for those who come after us if not for ourselves.

As you drop the seed, as you plant the sapling, your left hand hardly knows what your right hand is doing. But Nature knows, and in due time the Power that sees and works in secret will reward you openly. You have been warned against hiding your talent in a napkin; but if your talent takes the form of a maple-key or an acorn, and your napkin is a shred of the apron that covers "the lap of the earth," you may hide it there, unblamed; and when you render in your account you will find that your deposit has been drawing compound interest all the time.

OLIVER WENDELL HOLMES: *Extract from Letter.*

5. The trees may outlive the memory of more than one of those in whose honor they were planted. But if it is something to make two blades of grass grow where only one was growing, it is much more to have been the occasion of the planting of an oak which shall defy twenty scores of winters, or of an elm which shall canopy with its green cloud of foliage half as many generations of mortal immortalities. I have written many verses, but the best poems I have produced are the trees I planted on the hill-side which overlooks the broad meadows, scalloped and rounded at their edges by loops of the sinuous Housatonic. Nature finds rhymes for them in the recurring measures of the seasons. Winter strips them of their ornaments and gives them, as it were, in prose translation, and Summer reclothes them in all the splendid phrases of their leafy language.

What are these maples and beeches and birches but odes and idyls and madrigals? What are these pines and firs and spruces but holy hymns, too solemn for the many-hued raiment of their gay deciduous neighbors?

OLIVER WENDELL HOLMES: *Extract from Letter.*

6. The objects of the restoration of the forests are as multifarious as the motives which have led to their destruction, and as the evils which that destruction has occasioned. The planting of the mountains will diminish the frequency and violence of river inundations, prevent the formation of torrents; mitigate the extremes of atmospheric temperature, humidity, and precipitation; restore dried-up springs, rivulets, and sources of irrigation; shelter the fields from chilling and parching winds; prevent the spread of miasmatic effluvia; and, finally, furnish an inexhaustible and self-renewing supply of material indispensable to so many purposes of domestic comfort, to the successful exercise of every act of peace, every destructive energy of war.

GEORGE P. MARSH: "*Man and Nature.*"

THE OAK.

7. A glorious tree is the old gray oak;
He has stood for a thousand years—
Has stood and frowned
On the trees around,
Like a king among his peers;
As around their king they stand, so now,
When the flowers their pale leaves fold,
The tall trees round him stand, arrayed
In their robes of purple and gold.
He has stood like a tower
Through sun and shower,
And dared the winds to battle;

He has heard the hail,
As from plates of mail,
From his own limbs shaken, rattle ;
He has tossed them about, and shorn the tops
(When the storm has roused his might)
Of the forest trees, as a strong man doth
The heads of his foes in fight.

GEORGE HILL : "*Fall of the Oak.*"

8. What conqueror in any part of "life's broad field of battle" could desire a more beautiful, a more noble, or a more patriotic monument than a tree planted by the hands of pure and joyous children, as a memorial of his achievements?

What earnest, honest worker with hand and brain, for the benefit of his fellow men, could desire a more pleasing recognition of his usefulness than such a monument, a symbol of his or her productions, ever growing, ever blooming, and ever bearing wholesome fruit?

Trees already grown ancient have been consecrated by the presence of eminent personages or by some conspicuous event in our national history, such as the Elm tree at Philadelphia, at which William Penn made his famous treaty with nineteen tribes of barbarians ; the Charter Oak at Hartford, which preserved the written guarantee of the liberties of the Colony of Connecticut ; the wide-spreading Oak tree of Flushing, Long Island, under which George Fox, the founder of the Society of Friends or Quakers, preached ; the lofty Cypress tree in the Dismal Swamp under which Washington reposed one night in his young manhood ; the huge French Apple tree near Ft. Wayne, Ind., where Little Turtle, the great Miami chief, gathered his warriors ; the Elm tree at Cambridge, in the shade of which Washington first took command of the Continental Army on a hot summer's day ; the Tulip tree on King's Mountain battlefield in South Carolina, on which ten bloodthirsty Tories were hung at one time ; the tall Pine tree at Fort Edward, N. Y., under which the beautiful Jane McCrea was slain ; a magnificent Black Walnut tree near Haverstraw on the Hudson, at which General Wayne mustered his forces at midnight, preparatory to his gallant and successful attack on Stony Point; the grand Magnolia tree near Charleston, S. C., under which General Lincoln held a council of war previous to surrendering the city ; the great Pecan tree at Villere's plantation, below New Orleans, under which a portion of the remains of General Packenham was buried, and the Pear trees planted, respectively, by Governor Endicott, of Massachusetts, and Governor Stuyvesant, of New York, more than two hundred years ago.

These trees all have a place in our national history, and are inseparable from it because they were so consecrated. My eyes have seen all but one of them, and patriotic emotions were excited at the sight. How much more significant and suggestive is the dedication of a young tree as a monument?

BENSON J. LOSSING, Historian : *Extract from Letter.*

9. From the earth's loosened mould
The sapling draws sustenance and thrives ;
Though stricken to the heart with Winter's cold,
The drooping tree revives.

The softly warbled song
Comes from the pleasant woods, and colored wings
Glance quick in the bright sun, that moves along
The forest openings.

When the bright sunset fills
  The silver woods with light, the green slope throws
Its shadow in the hollow of the hills,
  And wide the upland grows.

— *Longfellow.*

10. Teachers will please give the pupils the following account of the way in which Mr. Morris came to write the poem, "Woodman, Spare that Tree." The poem should then be memorized by all the pupils, and recited or sung on "Arbor Day." Mr. Morris, in a letter to a friend, dated New York, February 1, 1837, gave in substance the following account. Riding out of town a few days since, in company with a friend, an old gentleman, he invited me to turn down a little, romantic woodland pass, not far from Bloomingdale. "Your object?" inquired I. "Merely to look once more at an old tree planted by my grandfather long before I was born, under which I used to play when a boy, and where my sisters played with me. There I often listened to the good advice of my parents. Father, mother, sisters — all are gone; nothing but the old tree remains." And a paleness overspread his fine countenance, and tears came to his eyes. After a moment's pause, he added: "Don't think me foolish. I don't know how it is: I never ride out but I turn down this lane to look at that old tree. I have a thousand recollections about it, and I always greet it as a familiar and well remembered friend." These words were scarcely uttered when the old gentleman cried out, "There it is!" Near the tree stood a man with his coat off, sharpening an ax. "You're not going to cut that tree down, surely?" "Yes, but I am, though," said the woodman. "What for?" inquired the old gentleman, with choked emotion. "What for? I like that! Well, I will tell you. I want the tree for firewood." "What is the tree worth to you for firewood?" "Why, when down, about ten dollars." "Suppose I should give you that sum," said the old gentleman, "would you let it stand?" "Yes." "You are sure of that?" "Positive." "Then give me a bond to that effect." We went into the little cottage in which my companion was born, but which is now occupied by the woodman. I drew up the bond. It was signed, and the money paid over. As we left, the young girl, the daughter of the woodman, assured us that while she lived the tree should not be cut. These circumstances made a strong impression on my mind, and furnished me with the materials for the song I send you.

Woodman, spare that tree!
  Touch not a single bough!
In youth it sheltered me,
  And I'll protect it now.
'Twas my forefather's hand
  That placed it near his cot:
There, woodman, let it stand;
  Thy ax shall harm it not!

That old familiar tree,
  Whose glory and renown
Are spread o'er land and sea, —
  And wouldst thou hack it down?
Woodman, forbear thy stroke!
  Cut not its earth-bound ties;
O, spare that aged oak,
  Now towering to the skies!

When but an idle boy
I sought its grateful shade;
In all their gushing joy,
Here, too, my sisters played.
My mother kissed me here;
My father pressed my hand —
Forgive the foolish tear;
But let that old oak stand.

My heart-strings round thee cling,
Close as thy bark, old friend;
Here shall the wild-bird sing,
And still thy branches bend.
Old tree! the storm still brave!
And, woodman, leave the spot;
While I've a hand to save,
Thy ax shall harm it not.

— *George P. Morris.*

THE PINE TREE.

11. The tremendous unity of the pine absorbs and moulds the life of a race. The pine shadows rest upon a nation. The northern peoples, century after century, lived under one or other of the two great powers of the pine and the sea, both infinite. They dwelt amidst the forests as they wandered on the waves, and saw no end nor any other horizon. Still the dark, green trees, or the dark, green waters jagged the dawn with their fringe or their foam. And whatever elements of imagination, or of warrior strength, or of domestic justice were brought down by the Norwegian or the Goth against the dissoluteness or degradation of the south of Europe were taught them under the green roofs and wild penetralia of the pine.

— RUSKIN: "*Modern Painters.*"

12. There is a serene and settled majesty in woodland scenery that enters into the soul, and delights and elevates it, and fills it with noble inclinations.

As the leaves of trees are said to absorb all noxious qualities of the air, and to breathe forth a purer atmosphere, so it seems to me as if they drew from us all sordid and angry passions, and breathed forth peace and philanthropy.

There is something nobly simple and pure in a taste for the cultivation of forest trees. It argues, I think, a sweet and generous nature to have this strong relish for the beauties of vegetation, and this friendship for the hardy and glorious sons of the forest. There is a grandeur of thought connected with this part of rural economy. It is, if I may be allowed the figure, the heroic line of husbandry. It is worthy of liberal and free born and aspiring men. He who plants an oak looks forward to future ages, and plants for posterity. Nothing can be less selfish than this.

— *Washington Irving.*

JOHNNY APPLESEED.

13. Gratitude forbids us to forget the humble services of Johnny Appleseed. This name, so characteristic, was given by the early settlers west of the Alleghany Mountains, because of his custom of planting the seeds in open spaces in the wilderness, that apple-trees might greet the settlers when they came. His real name was Jonathan Chapman. He was born in Boston in 1775, and in early manhood appeared in Western Pennsylvania. He obtained his seeds from the cider mills in the older settlements in the latter State, and then passing over the Ohio river into the almost unbroken wilderness, he often carried these seeds, though

sometimes using a horse. When he wished to reach settlements on the banks of the river farther down or west, he would load a canoe with seed and float it down to them. No doubt the efforts of this eccentric but kind-hearted man resulted directly or indirectly in great benefits to the three States, Illinois, Indiana, and Ohio. To support himself, he would sell young trees which he had raised in sunny open spaces in the wilderness. To those that had no money to buy, he would give young trees. To Johnny Appleseed is due a great share of the immense apple-crop of the Ohio valley.

THE PEBBLE AND THE ACORN.

14. "I am a Pebble! and yield to none!"
Were the swelling words of a tiny stone,
"Nor time nor seasons can alter me;
I am abiding, while ages flee.
The pelting hail and the drizzling rain
Have tried to soften me, long, in vain;
And the tender dew has sought to melt
Or touch my heart; but it was not felt.
There's none that can tell about my birth,
For I'm as old as the big, round earth.
The children of men arise and pass
Out of the world like the blades of grass;
And many a foot on me has trod
That's gone from sight, and under the sod!
I am a Pebble! but who art thou,
Rattling along from the restless bough?"

The Acorn was shocked at this rude salute,
And lay for a moment abashed and mute;
She never before had been so near
This gravelly ball and mundane sphere;
And she felt for a time at a loss to know
How to answer a thing so coarse and low.
But to give reproof of a nobler sort
Than the angry look or the keen retort,
At length she said, in a gentle tone:—
"Since it has happened that I am thrown
From the lighter element, where I grew,
Down to another, so hard and new,
And beside a personage so august,
Abased I will cover my head with dust,
And quickly retire from the sight of one
Whom time, nor season, nor sun,
Nor the gentle dew, nor the grinding heel
Has ever subdued or made to feel!"
And soon in the earth she sunk away
From the comfortless spot where the Pebble lay.
But it was not long ere the soil was broke
By the peering head of an infant oak!
And as it arose and its branches spread,
The Pebble looked up, and wondering said:—
"A modest Acorn! never to tell
What was enclosed in its simple shell;

That the pride of the forest was folded up
In the narrow space of its little cup!
And meekly to sink in the darksome earth,
Which proves that nothing could hide its worth;
And O, how many will tread on me,
To come and admire the beautiful tree,
Whose head is towering towards the sky,
Above such a worthless thing as I!
Useless and vain, a cumberer here,
I have been idling from year to year.
But never from this shall a vaunting word
From the humbled Pebble again be heard.
Till something without me or within
Shall show the purpose for which I've been!"
The Pebble its vow could not forget,
And it lies there wrapt in silence yet.

— *H. F. Gould.*

ROBIN'S COME.

15. From the elm tree's topmost bough,
Hark! the robin's early song!
Telling one and all that now
Merry springtime hastes along;
Welcome tidings dost thou bring,
Little harbinger of spring:
Robin's come.

Of the winter we are weary,
Weary of the frost and snow;
Longing for the sunshine cheery,
And the brooklets' gurgling flow;
Gladly then we hear thee sing
The joyful reveille of spring:
Robin's come.

Ring it out o'er hill and plain,
Through the garden's lonely bowers,
Till the green leaves dance again,
Till the air is sweet with flowers.
Wake the cowslips by the rill,
Wake the yellow daffodil:
Robin's come.

Then, as thou wert wont of yore,
Build thy nest and rear thy young
Close beside our cottage door,
In the woodbine leaves among;
Hurt or harm thou need'st not fear,
Nothing rude shall venture near:
Robin's come.

Singing still in yonder lane,
Robin answers merrily:
Ravished by the sweet refrain,
Alice clasps her hands in glee,
Calling from the open door,
With her soft voice, o'er and o'er,
Robin's come.

UNDER THE WASHINGTON ELM, CAMBRIDGE.

April 27, 1861.

16. Eighty years have passed, and more
Since under the brave old tree
Our fathers gathered in arms, and swore
They would follow the sign their banners bore,
And fight till the land was free.

Half of their work was done,
Half is left to do —
Cambridge, and Concord, and Lexington!
When the battle is fought and won,
What shall be told of you?

. . . . . .

What if the storm-clouds blow?
What if the green leaves fall?
Better the crashing tempest's throe
Than the army of worms that gnawed below;
Trample them one and all!

Then when the battle is won,
And the land from traitors free,
Our children shall tell of the strife begun
When Liberty's second April sun
Was bright on our brave old tree!

— *Oliver Wendell Holmes.*

SONG OF SPRING.

17. Give the children holidays,
(And let these be jolly days),
Grant freedom to the children in this joyous spring;
Better men, hereafter,
Shall we have, for laughter
Freely shouted to the woods, till all the echoes ring.

See, the birds together,
In this splendid weather,
Worship God (for he is God of birds as well as men);
And each feathered neighbor
Enters on his labor,—
Sparrow, robin, redpole, finch, the linnet, and the wren.

— *Edward Youl.*

AN APRIL DAY.

18. When the warm sun that brings
Seed-time and harvest, has returned again,
'Tis sweet to visit the still wood, where springs
The first flower of the plain.

From the earth's loosened mould
The sapling draws its sustenance, and thrives ;
Though stricken to the heart with winter's cold,
The drooping tree revives.

The softly warbled song
Comes from the pleasant woods, and colored wings
Glance quick in the bright sun, that moves along
The forest openings.

— *Henry W. Longfellow.*

WHAT THE WINDS BRING.

19. Which is the wind that brings the cold ?
The north-wind, Freddy, and all the snow ;
And the sheep will scamper into the fold
When the north begins to blow.

Which is the wind that brings the heat ?
The south-wind, Katy ; and corn will grow,
And peaches redden for you to eat,
When the south begins to blow.

Which is the wind that brings the rain ?
The east-wind, Arty ; and farmers know
That cows come shivering up the lane
When the east begins to blow.

Which is the wind that brings the flowers ?
The west-wind, Bessy ; and soft and low
The birdies sing in the summer hours
When the west begins to blow.

— *Edmund Clarence Stedman.*

THE USE OF FLOWERS.

20. God might have made the earth bring forth
Enough for great and small,
The oak tree and the cedar tree,
Without a flower at all.
We might have had enough, enough
For every want of ours,
For luxury, medicine, and toil,
And yet have had no flowers.

Our outward life requires them not,—
Then wherefore had they birth ?—
To minister delight to man,
To beautify the earth ;

To comfort man — to whisper hope,
  Whene'er his faith is dim,
For who so careth for the flowers,
  Will care much more for him !

— *Mary Howitt.*

THE FIELD SWEET BRIER.

21. I love the flowers that come about with spring,
  And whether they be scarlet, white, or blue,
It mattereth to me not anything ;
  For when I see them full of sun and dew,
My heart doth get so full with its delight,
  I know not blue from red, nor red from white.

Sometimes I choose the lily, without stain ;
  The royal rose sometimes the best I call ;
Then the low daisy, dancing with the rain,
  Doth seem to me the finest flower of all ;
And yet if only one could bloom for me —
  I know right well what flower that one would be !

And if my eyes all flowers but one must lose,
Our wild sweet brier would be the one to choose.

Alice Cary.

CHILDREN.

22. What the leaves are to the forest,
  With light and air for food,
Ere their sweet and tender juices
  Have been hardened into wood,—

That to the world are children ;
  Through them it feels the glow
Of a brighter and sunnier climate
  Than reaches the trunks below.

Come to me, O ye children !
  And whisper in my ear
What the birds and the winds are singing
  In your sunny atmosphere.

For what are all our contrivings,
  And the wisdom of our books,
When compared with your caresses,
  And the gladness of your looks ?

— *Henry W. Longfellow.*

23. " When wake the violets, winter dies ;
When sprout the elm-buds, Spring is near ;
When lilacs blossom, Summer cries,
' Bud, little rose ; Spring is here.' "

— *Oliver Wendell Holmes.*

SEED-TIME AND HARVEST.

24. As o'er his furrowed fields which lie
Beneath a coldly dropping sky,
Yet chill with winter's melted snow,
The husbandman goes forth to sow.

Thus, Freedom, on the bitter blast
The ventures of thy seed we cast,
And trust to warmer sun and rain
To swell the germs and fill the grain.

Who calls thy glorious service hard?
Who deems it not its own reward?
Who, for its trials counts it less
A cause of praise and thankfulness?

It may not be our lot to wield
The sickle in the ripened field;
Nor ours to hear on summer eves,
The reaper's song among the sheaves.

Yet where our duty's task is wrought
In unison with God's great thought,
The near and future blend in one,
And whatsoe'er is willed, is done!

—*John Greenleaf Whittier.*

SMALL BEGINNINGS.

25. A traveler through a dusty road strewed acorns on the lea;
And one took root and sprouted up, and grew into a tree.
Love sought its shade, at evening time, to breathe its early vows;
And age was pleased, in heats of noon, to bask beneath its boughs;
The dormouse loved its dangling twigs, the birds sweet music bore;
It stood a glory in its place, a blessing evermore.

A little spring had lost its way amid the grass and fern,
A passing stranger scooped a well, where weary men might turn;
He walled it in, and hung with care a ladle at the brink;
He thought not of the deed he did, but judged that toil might drink.
He passed again, and lo! the well, by summer never dried,
Had cooled ten thousand parching tongues, and saved a life beside.

—*Charles Mackay.*

THE WAYSIDE INN — AN APPLE TREE.

26. I halted at a pleasant inn,
As I my way was wending —
A golden apple was the sign,
From knotty bough depending.

Mine host — it was an apple tree —
He smilingly received me,
And spread his choicest, sweetest fruit,
To strengthen and relieve me.

Full many a little feathered guest
Came through his branches springing ;
They hopped and flew from spray to spray,
Their notes of gladness singing.

Beneath his shade I laid me down,
And slumber sweet possessed me ;
The soft wind blowing through the leaves
With whispers low caressed me.

And when I rose, and would have paid
My host so open-hearted,
He only shook his lofty head—
I blessed him, and departed.

— *From the German*

AMONG THE PINES.

27. Faint murmurs from the pine-tops reach my ear,
As if a harp-string — touched in some far sphere —
Vibrating in the lucid atmosphere,
Let the soft south wind waft its music here.

— *Thomas Bailey Aldrich.*

AMONG THE PINES.

28. It is as if the pine trees had asked me
From ceiled room and silent books,
To see the dance of woodland shadows,
And hear the song of April brooks.

— *John Greenleaf Whittier.*

29. Once on a time a little leaf was heard to sigh and cry, as leaves often do when a gentle wind is about. And the twig said :

" What is the matter, little leaf ? "

" The wind," said the leaf, " just told me that one day it would pull me off, and throw me down to the ground to die ! "

The twig told it to the branch on which it grew, and the branch told it to the tree. And when the tree heard it, it rustled all over, and sent word back to the leaf :

" Do not be afraid, hold on tightly, and you shall not go till you want to." And so the leaf stopped sighing and went on rustling and singing. And so it grew all summer long till October. And when the bright days of autumn came, the little leaf saw all the leaves around becoming very beautiful. Some were yellow and some were scarlet, and some were striped with both colors. Then it asked the tree what it meant. And the tree said :

" All these leaves are getting ready to fly away, and they have put on these beautiful colors because of joy."

Then the little leaf began to want to go, and grew very beautiful in thinking of it, and when it was very gay in colors, it saw that the branches of the tree had no color in them, and so the leaf said :

"O branch, why are you lead-colored and we golden?"

"We must keep on our work clothes," said the tree, "for our life is not done yet, but your clothes are for a holiday, because your task is over."

Just then a little puff of wind came, and the leaf let go without thinking of it, and the wind took it up and turned it over and over, and then whirled it like a spark of fire in the air, and let it fall gently down under the edge of the fence among hundreds of leaves, and it fell into a dream and never waked up to tell what it dreamed about. — *Henry Ward Beecher.*

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Longfellow to Eliot's Oak.
To a Pine Tree, } James R. Lowell.
The Birch Tree, }
Jones Very's Sonnet. — "The Tree."
John Keble. — "April."

Fair tree! for thy delightful shade
'Tis just that some return be made;
Sure some return is due from me
To thy cool shadows and to thee
When thou to birds dost shelter give,
Thou music dost from them receive;
If travelers beneath thee stay
Till storms have worn themselves away,
That time in praising thee they spend,
And thy protecting power commend;
The shepherd here from scorching freed,
Tunes to thy dancing leaves his reed,
Whilst his loved nymph in thanks bestows
Her flowery chaplets on her boughs.

— LADY WINCHILSEA —"*The Tree.*"

In the forest of Arden, Shakespeare makes the banished Duke say to his companions:

"Now, my co-mates and brothers in exile,
Hath not old custom made this life more sweet
Than that of painted pomp? Are not these woods
More free from peril than the envious court?
Here feel we but the penalty of Adam,
The season's difference, as the icy fang
And churlish chiding of the winter's wind,
Which, when it bites and blows upon my body,
Even till I shrink with cold, I smile and say:
'This is no flattery; these are counselors
That feelingly persuade me what I am.'
Sweet are the uses of adversity." . . .
. . . . . .
And this our life, exempt from public haunt,
Finds tongues in trees, books in the running brooks,
Sermons in stones, and good in everything.
I would not change it.

—*As You Like It, Act* 2, *Scene* 1.

If thou art worn and hard beset
With sorrows, that thou wouldst forget,
If thou wouldst read a lesson, that will keep
Thy heart from fainting and thy soul from sleep,
Go to the woods and hills! No tears
Dim the sweet look that Nature wears.— *Longfellow.*

In June 'tis good to lie beneath a tree
While the blithe season comforts every sense,
Steeps all the brain in rest, and heals the heart.

. . . . . .

This willow is as old to me as life,
And under it full often have I stretched,
Feeling the warm earth like a thing alive,
And gathering virtue in at every pore.
—LOWELL—"*Under the Willow.*"

PLANT A TREE.

He who plants a tree
  Plants a hope.
  Rootlets up through fibres blindly grope;
Leaves unfold into horizons free.
  So man's life must climb
  From the clods of time
  Unto heavens sublime.
Canst thou prophesy, thou little tree,
What the glory of thy boughs shall be?

He who plants a tree,
  He plants love;
  Tents of coolness spreading out above
Wayfayers, he may not live to see.
  Gifts that grow are best;
  Hands that bless are blest;
  Plant! Life does the rest.
Heaven and earth help him who plants a tree,
And his work its own reward shall be.
— *Lucy Larcom.*

REPORT

OF

STATE TEACHERS' ASSOCIATION.

The meeting of the State Teachers' Association which opened Friday in this city was largely attended, and all present declare it one of the most profitable meetings. Full reports of each section, specially prepared for the *Courant*, are given herewith: —

Grammar School Section.

SCIENCE TEACHING IN GRAMMAR SCHOOLS.

In the absence of the president of this section, Mr. E. L. Gordy of Ansonia, Mr. F. A. Brackett, principal of the Northeast School of this city, occupied the chair, and after the devotional exercises, conducted by the Rev. C. B. Pitblado, D.D., pastor of this city, Professor George P. Phenix of the Normal School, New Britain, read a paper that gave a very emphatic and forcible yes to the question: "Is there Time and Place for Science Teaching in Grammar Schools?" Mr. Phenix claimed that science instruction in the elementary schools was not so new but that it had been thoroughly tested, and that the test had proved that satisfactory results could be obtained not only in grammar but in intermediate and primary schools. The Normal School of this State has had some experience in science work with young pupils, and its results are such that definite conclusions of a very encouraging nature have been obtained.

This study has forged its way into the high schools through greater difficulties than now beset its introduction in the primary schools. One reason for its introduction into elementary schools is that only a small per cent. of the pupils of the grammar schools enter the high, and unless they get it in the lower schools they lose the instruction in this study altogether. In New Britain only one-sixteenth of the grammar school pupils enter the high. Many

of the other fifteen-sixteenths enter from the schools the work of the factory, where nearly every operation depends upon some principle of chemistry or physics.

In the opinion of the speaker, the study of science could be made to aid the studies of reading, language, and spelling. Those pupils from schools in which nothing but these subjects were taught were generally the poorest even in those studies. Science teaching is the best medium for securing logical thought and accurate expression. It classifies and explains. Science instruction should be systematic, given every day in short, simple lessons. It should be so given as to lead the child to investigate, compare, think, draw conclusions himself and give them in accurate and well-chosen words, first orally and then in writing.

Mr. F. F. Barrows, principal of the Brown School, opened the discussion, and said: — "If the object of the school is to train pupils for examinations, to obtain high marks in reports, to train them to become numerical machines for the counting-room, or to make them wonderfully proficient in the 'three R's,' then there is neither time nor place for science teaching. But if the purpose of the school is to prepare pupils for usefulness and success in various positions in which they may be placed; if it is to give them some acquaintance with nature and nature's laws; if it is to give them some hint of the earth, its productions, its plants, its minerals, its animals, the life-giving and the life-destroying gases, that life may be lengthened and made more enjoyable; if it is to give the pleasure that comes from a communion with nature; if all these things, as well as the 'R's,' are the purpose of the modern public school, then most emphatically there is a place and a time for teaching elementary science in the grammar school, also in the intermediate and primary schools. Who of us somewhat advanced in years but feels that life would have been much more to us had we been instructed in elementary science in our public school days, that we could have heard nature's voice in the plants, in the rocks, in the animal creation, in the celestial spheres? A knowledge of the elements good and bad that may enter into air and water may enable one to avoid that which is injurious to life. How much of suffering by dyspepsia might have been prevented had those who do our cooking had a knowledge of practical chemistry? How much more successful the farmer who has some knowledge of the nature of soils and of the adaptation of fertilizers to soils and plants? How would the number of successful mechanics and

inventors have been multiplied had some knowledge of physics been taught in the common schools of the past? If a knowledge of elementary science is equally important with the ordinary branches, then it should have a place. Now as for a time. The want of time is not so great as the want of teachers qualified to commence this work in a natural way with quite young children, not always as a separate exercise, but in connection with reading, geography, and numbers. When we can have teachers qualified to do this work, the interest and enthusiasm that the subject will arouse in the child will in great part compensate for the time taken in its presentation."

The discussion was continued by Mr. J. N. Bartlett, superintendent of schools of New Britain, and by Mr. Porter of Bridgeport, the latter advocating incidental instruction in this branch as occasion afforded opportunity. A case of nose-bleed, the flying of a butterfly into the room, a cloudy morning, — these should furnish the opportunity to the wise teacher for science instruction. This sentiment did not prevail, however, and the advocates for systematic study of this subject were in the majority.

HOW TO TEACH RIGHT USE OF BOOKS.

Miss C. M. Hewins's talk on "How to Teach the Right Use of Books" began with a series of suggestions on the importance of making the handling of dictionaries, indexes, encyclopædias, etc., a part of school work. These were followed by plans for obtaining and reading books in towns with or without libraries. Children's catalogues published by libraries, Sunday-school societies, or private individuals were recommended, among them the new pamphlet of the Springfield Library, the annotated lists published yearly by Mr. Savin of Providence, the Connecticut Ladies' Commission, the Church Library Association, the Ladies' Commission of the Unitarian Association, and the National Young Folks' Reading Circle.

Mr. W. F. Gordy, principal of the North School, opened the discussion with a vigorous and practical talk by saying, one of the most important features of grammar school work is to cultivate a taste for good reading. There are many ways of doing this, none of which involved the introduction of a new study. In the lowest grammar grade, the third year from the High School, pupils may read, in addition to the regular work done in the readers, Hawthorne's "Wonder Book." Every page in this book should be

talked over in class until the child becomes familiar with those classic stories of mythology. As a review exercise each member of the class should give an account of character appearing in his delightful stories. This work cannot but produce good results in developing and invigorating the imagination. Then, too, the pupil is introduced to one of our best American writers, Hawthorne, and the teacher may have the pupil tell at various times during the year incidents in the life of the author. These may be fittingly reviewed in a birthday exercise, when the class may be more intimately brought into relation with Hawthorne as a man. In the second year below the High School, Longfellow's "Evangeline" and "Courtship of Miles Standish" may be read in a similar way, except that the children should get very clear pictures of the historical setting of the poems. In the highest grammar grade Lamb's Tales from Shakespeare (Ginn & Co's edition) may be used for language and reading. In this way the pupils become acquainted with that delightful writer whom they will richly enjoy in later years. We have, as teachers, continued the speaker, merely to show children the good and beautiful in literature in order to teach them to read and enjoy it. The pupils should frequently be requested to write for a few minutes about the last book they have read. Such suggestive questions as the following may be asked in this connection: What character did you like, and why? What in the book especially pleased you? Write some incident which is related in the book? Who wrote the book? What do you know about the author? Such questions will give boys and girls hints as to how they should read. The same kind of work may be pursued in teaching geography and history. In teaching Holland Hans Brinker will prove a most delightful aid to a proper appreciation of life and manners in that historic old country.

Mr. H. M. Harrington, superintendent of Bridgeport schools, spoke of how a librarian could be of great service to school children. He stated that pupils of Bridgeport schools could take four books from the city library at a time and keep them four weeks.

The afternoon session of this section was opened by a class exercise in singing conducted by Professor B. Jepson of New Haven.

MUSIC TEACHING.

He preceded the exercise by reading a paper which related some of his experiences as a teacher of music of twenty-five years'

experience, and also gave the audience the benefit of his very successful methods. Mr. Jepson's paper had many excellent suggestions, and clearly showed that its author had been an earnest searcher after the best way to teach music in the public schools, so that not only the school-room should be a brighter place, but the home happier and the child better. The young misses whom he brought with him from New Haven, about twenty in number, did beautifully, and illustrated in an admirable manner the methods used by Mr. Jepson from the primary room through the grammar school.

In the discussion of this subject Professor Irving Emerson of this city, in his usual vigorous style, said that he agreed with what had been said, and then added that in his opinion music in the public schools had come to stay, not simply as a pastime or a plaything, but as one of the legitimate studies of the curriculum. That it was study, if rightly taught, that afforded an excellent means for mental development, and at the same time gave final results whereby the pupil taught carried sweetness and culture into the family circle, became more helpful in church work, and was fitted to meet the teacher in instrumental music, prepared to commence his work at an advanced stage. Mr. Emerson urged the better preparations of the regular teachers in this department that they might the better support the special teachers.

RELATION OF THE REGULAR TEACHER TO THE SUBJECT OF DRAWING.

This was the topic of the next paper, and was presented by Mr. S. P. Davis, instructor of drawing in the Hartford schools. It is impossible in an abstract to do full justice to this carefully prepared and thoughtful paper. In brief, Mr. Davis made the following points: It is the function of drawing to deepen and fix mental impressions by visibly recording them and by means of the record to transmit thought to other minds. The latter of these two offices has been long understood and its value widely acknowledged. After giving some examples of this phase of the subject as related to science, manufacture, and all pursuits requiring illustration, the speaker dwelt at length upon the first proposition of his paper, the power of the process of drawing to deepen and fix mental impressions, holding it to be the quality in which resides its chief educational value as a matter of public school instruction. Its power to foster high ideals and right standards of excellence with relation

to form, as well as to fix in mind facts of construction, processes of growth, and the relation of parts, was noted, making important the question of right models for study, the proportions of time rightfully belonging to the branch, and the conditions under which that time should be spent. Under the latter clause the speaker held that the question of the teacher of the subject demanded the first consideration, stating it to be his conviction that the present tendency of the subject of drawing toward the position of a retorted instead of special study, together with other arguments, that instruction in the branch in public schools is destined to become, in the future, a part of the work required at the hands of the regular teacher.

Miss Irane Weir, instructor of drawing, New Haven, followed Mr. Davis with a few bright hits, illustrated by stories, that were well received.

IS DETAINING AFTER SCHOOL EITHER NECESSARY OR ADVISABLE?

Principal J. R. French, of the Skinner School, New Haven, answered this question both with a "yes" and a "no," but the "no" was the loudest and most emphatic. The "yes" was for special cause, not for punishment, but for the sake of the opportunity it gave for teacher and pupil to come together and get acquainted; that they might study each other privately. For the wise teacher knows and understands the individual pupil, and is guided in his administration of discipline by that knowledge, and not by his estimate of the whole school "in a lump."

In speaking of the days gone by, when the power of the schoolroom was in the strong right arm and the rod, the essayist gave some very interesting statistics taken from the diary of one Hornberle, who had wielded the rod for fifty-two years during the last century. They are as follows:

Number of cuts with ruler,	29,989
Number of boxes on the head,	7,905
Number of strokes with the hand,	136,715
Number of strokes with a cane or rattan,	1,035,537
Number of slaps on the mouth,	10,738
Number of pinches,	1,115,800
Extras, with Bible, hymn-books, catechism, and other books,	22,763

Detention after school has taken the place of such punishment to a great extent and often carried to excess, like the above case, and the result more harm than good, either to the teacher, scholar, or

school. Sometimes this method of punishment may be necessary, either to correct some error or to secure the proper amount of study. But it seldom does any good, and should not be made the rule. It is far better to make school-rooms attractive and pleasant than a prison-house, to gain the confidence and love of the bad boy than his hatred.

UNGRADED SECTION.

[In charge of Mr. C. D. Hine, had between three and four hundred present, necessitating adjournment to the hall.]

Prayer was offered by Mr. Charles Northend of New Britain.

Mr. C. D. Hine said: It is right and opportune to say a word in behalf of the President of the Association. Probably none of you received programmes before coming to this building. Usually they are sent out a week before the meeting, but this year they were not received by the president until yesterday. This is the reason they were late.

It is customary to have discussion. To-day we shall give the time between exercises for voluntary speaking. The ladies are specially invited to speak and speak without rising, or without any formality.

I recognize a great many who are not teaching in ungraded schools. They have not gone into the country where children of all sizes, ages, and varied acquirements are gathered, and tried to instruct them.

The problem presented to an ungraded school teacher is a peculiar one. In the matter of *classification* there is a difficulty. Schools exist where there are thirty-six classes or recitations each day, and that means a very short time or fifteen minutes for each. This is not serious, indeed little children do not need longer exercises. A good programme will entirely remove this apparent obstacle.

Another difficulty is lack of *material*. Most teachers in their schools have no aids in their special work. There are stingy committees as well as those who buy generously. The want of maps, dictionaries. etc., is something that those teachers must obviate or overcome in some way.

Again, there is no *course of study*. This is the most serious difficulty. There is no beginning, no middle, and no end. Most school visitors and district committees do not want any course of study. The school visitors will not give you one. They will not or cannot tell you where the last class left off, and as a result you have to

find out from the children or their parents. The pugnacious parent intimidates the uninformed teacher, and the child assumes the place the parent chooses. This is not a fault of ungraded schools, but of the way they are managed.

Another difficulty is this: The ungraded school teacher has, in general, very little encouragement from any source whatever. It is a good thing to be pushed by intelligent public opinion; to be supported by interested observers. The country school teacher labors alone. She misses association with other teachers which those in larger places have. Increased zeal and effort is necessary to supply the place of these deficiencies.

The schools have become small. Children and their parents are going away. You may say a small school may be a good school, but it is a fact that two children cannot be instructed as efficiently as twenty. You must have grace which comes from high principle, and a much greater breadth of mind to instruct two than twenty. I once followed a school where there was but one scholar. The teacher tried to make an interesting school out of that one scholar and failed.

The main point to be remembered is, that good teaching is the same in graded and ungraded schools. Good teaching will make country schools just as efficient as city schools.

The pay of ungraded school teachers is increasing.

ARITHMETIC.

Sipsco Stevens, of the West Stamford Grammar School, thought many teachers were looking for devices, but every teacher will have to work out details in her own room. Primary teachers labor under the difficulties of too many classes. Condense classes. Thorough preparation before coming to the school is necessary. In teaching a subject, first determine its true relation to the other subjects. The weak point in the work of many teachers is to give undue prominence to those points in which the teachers are interested. Teach nothing you can give no reason for teaching. Another weakness is, a lack of frankness and honesty. Do not attempt to tell a child what you do not know, do not guess at an answer to a question, but frankly own that you do not know. In the study of arithemetic we have two objects — the practical use the knowledge gained will be in life, and the discipline of the mind. Object teaching is not to be continued too long. Drill on elementary

combination, on adding, on small fractions, decimals, then percentage and its application. Give no conundrums. Secure attention at all hazards. There are two lines of work — learning to perform the work and putting this knowledge to use in practical problems. Let rules follow the operation and be made by scholar, or else drop all rules. Self-reliance follows A book of classified problems is better than an arithmetic. No need of a special book for mental problems.

Too great reliance is placed upon slate work. This gives too much opportunity to copy from book, model, or classmate. Study hour, if rightly used, is the most valuable part of the pupil's time. He then illustrated his method of teaching percentage.

BUSY WORK.

Miss Edith Goodyear of the Welch Training School, New Haven, said a child's expression of thought should not be limited to words alone. In all busy work there should be an aim higher than amusing the child. It should arouse thought, teach dexterity and habits of self-reliance. A large table is a necessity, and can be made by the older boys, top covered with enameled cloth, which has been marked in squares, and can be used in many other lessons. Blocks which can be sorted according to size are first used. Idea should be created in child's mind. Random busy work is almost as useless as no busy work. Teachers must personally supervise the first lesson. In dictating give the direction once distinctly. Do not repeat over. Keep a quantity of designs on the blackboard, and increase original work, as a child shows power to do. Make work more complex as his ability to grasp and reproduce form progresses. Encourage the work of children at every step. Decorate the school-room with the work of the children. Each child should make a paper portfolio to keep his own work. With sticks make plain figures. Following plain figures give lessons on lines, angles, etc. Use sticks. Have children assort colors, lay sticks in parallel lines, angles, squares, figures, etc. Let children illustrate reading lessons with the sticks. It requires great skill and delicacy to lay sticks in just the place. Then provide rings of various sizes and colors, to be used as borders. An hour Monday, Wednesday, and Friday in hand work will not be wasted, as it has been proved that children who spend time each week in manual training master their lessons much more readily.

The training of eye and hand which comes from busy work is an aid to all other work.

The specimens of work exhibited were very attractive.

LANGUAGE.

Miss Mary F. Hyde of the Albany Normal School said, the subject which needs most attention is the correct use of the English language. The teacher can do much even in one term. She should first find out what the pupils need. Insisting on clear, definite statement, correcting errors of speech, is not enough; there must be daily practice in learning forms. Every exercise must have a fixed object in view.

Teach the principles of expression that are necessary to correct use of English, forms of words, sentences, etc. Fully one-half of the inaccurate work of the pupils is the fault of the teachers.

Oral exercise trains to observation and statement; written exercise teaches careful work. Accept nothing but pupil's best work. Indiscriminate reading will not accomplish much, but have careful study of a few models. Children do not enjoy reading because they do not grasp the thought well. Do not use your selections to teach grammatical principles, but to grasp the thought of the writer. In changing poem to prose, choose a poem that has a story that the child can grasp. Have children give you the substance of thought; read orally first, as it is easier to correct incorrect expression. Be careful of your questions.

Geography and history, pictures carefully selected, are valuable for composition. In using pictures children forget themselves and are always glad to write from pictures.

Do not omit a careful study of the letter, whatever else you omit. Every child can, in an ungraded school, be trained to write a letter correctly in form, at least.

Class exercises were given in Number by Miss Lulu J. Pease, and in Reading by Miss Rose Jackson, both of the West Middle School.

In the afternoon Mr. J. S. Cooley gave a class exercise in movement exercises in penmanship, explaining the reasons for the different steps. All of these were very interesting.

VOCAL MUSIC.

Professor Marshall of Boston, said that no special teacher can do all the teaching and drilling. A special teacher must do his

part and do it well, and the regular teachers must carry it out. Two parts in music to be developed are pitch and time. Pitch should be developed first. Names, syllables, and pitches are to be developed. Individualize the tones of the scale. Teach them to vocalize properly. Scale as a whole in a part, for any part will call up the whole.

One thing important in getting good results in music is that the tone be soft and the muscles of the mouth be in proper position. Practice vowel sounds. His method of teaching time was then illustrated and the value of time names was explained.

In answer to questions, Mr. Marshall said nothing but a pitch-pipe should be used, except as an embellishment. The teacher should not sing with the scholars. He had three teachers in sixth, seventh, and eighth grades who could not possibly sing the scale, and yet they were excellent teachers of music.

HOW TO INTRODUCE BETTER METHODS IN RURAL SCHOOLS.

Superintendent T. M. Balliet, Springfield, Mass., thought the High School Hall had a beautiful echo, and any one who could not get the speech the first time could catch it the second time. A first-class teacher in a graded school will use the same methods in ungraded, with a few minor adjustments, as to time, etc. In graded schools the teacher is judged by what she can do for the dullest; in ungraded, her reputation is made on a few of the bright pupils. Seventy per cent. of students in smaller colleges come from ungraded schools; they have escaped five months each year from teaching where love of study is crushed out.

The greatest question of improving the rural schools is a money question. We could not tax farms more, — they hardly pay two per cent. now. The abolition of the district system is absolutely necessary. He said this without malice, as he is not a Connecticut man.

The school system is too democratic; electing a teacher for a term or for a year is a mistake. The common way in which a parent learns what is done in schools is through the children, who can give no reason, and so the parents become prejudiced. Another way is to call on each parent and explain; but not the best way. Another way is to have the parents visit the school in the daytime; but this cannot be brought about. You should know all the parents, and as you meet on the road to school, talk with them.

Once in two months or so, have an evening session of school. Have some little declamation to bring some parents you wish to reach, but have as little entertainment as possible. Then do your very best teaching. If parents object to anything you are doing, say nothing, but teach a class according to that method. Be careful not to say sarcastic things about the objections. Don't keep them too late; send them home when the interest is at the highest. At such a time have an exhibit of your school work, with each child's name on it. Keep a permanent exhibit of school work. Get a carpenter in the district to make you a foot-rule, or lend him your square. You have him on your side. Get all you can in the district on your side. Any who attack you, attack him. Ask the grocer, ask the butcher for problems. You have something that in their minds is practical. You are going to make enemies, but be careful that they are not the wrong ones.

Teachers make the mistake of not visiting parents until they have unpleasant news to bring.

SOME PHASES IN UNGRADED SCHOOL WORK.

Agent A. W. Edson, agent of the State Board of Education of Massachusetts, said the ungraded public school is our standard of public school. It is the custom at present to regard the graded school better than the ungraded, but many things can be said on the other side. In city schools the pupils are too often for the schools; in the ungraded school the schools are for the pupils. Mechanical routine work is not possible in ungraded schools. No greater talent is shown or no greater praise due than to the one who successfully manages an ungraded school. Organization and classification is the hardest question to deal with. Pupils are to be seated where they can be handled best. There are too many classes. Recourse to topical methods will sometimes reduce the number of classes, especially where there are a multiplicity of text-books. Topical method must not degenerate into telling. The average teacher needs to give more time to what is practical,—ability to write, ability to perform practical examples, to learn the geography of home. Indefiniteness in teaching is a hindrance. Scant supply of working apparatus is another hindrance. Teachers can obtain a good working library with little effort. It is invaluable. Scholars acquire a taste for good literature which will last them through all future years. One of the encouraging signs

of the times is the demand for the same teacher to continue in ungraded schools.

High School Section.

The exercises of the High School section were opened by a short prayer by the Rev. C. B. Pitblado of this city.

TEACHING LATIN AND GREEK.

The first paper was by Professor W. R. Harper, Ph.D., of Yale University, upon "Inductive Method of Teaching Latin and Greek."

Professor Harper said he believed that the first step was gained if the teacher could place himself in the position of a beginner. He thought that perhaps the best method to pursue would be to give his hearers a first lesson in Hebrew. In this way it could be shown how beginners approached a language of which they were supposably ignorant. Dr. Harper then proceeded to write upon the blackboard in Hebrew the first verse of the first chapter of Genesis. He explained each letter and word as he wrote, and made his hearers repeat often after him. He consumed just twelve minutes in this way. In this time his hearers learned some of the nouns, verbs, and articles, 14 out of 22 letters of the alphabet, and the majority of the sounds of the alphabet. The inductive method, said Dr. Harper, aimed to teach the language, not the grammar. The learning of a language was the picking up of words and phrases. These should be taken not from detached phrases, but from the living pages. Fasten a word in a pupil's mind and the principle soon follows. But no one would limit the acquiring of language to the living page. Take in the paradigms, but don't take in all the paradigms. Don't ask a boy to learn paradigms he won't come across for months in his reading. The pupil with a little guiding will progress. Principles will form in his mind. A fact followed by a principle is much more easy to learn than a simple principle. Fact followed by principle is logic. The third step is the application of the principle. The old method is "grammar and language." The inductive method is "language and then grammar." What the pupil wants is to know the English equivalent for a Greek or Latin phrase, and vice versa. The pupil should learn the living language, not the dead. There is inspiration in the thought. Take a first lesson in Latin, for instance. The first sentence of Caesar, "All Gaul is divided into three

parts," should occupy the first lesson. The lesson should be thorough, and should include six or seven points.

The question was asked whether the fact that in Latin and Greek the words did not follow the order of the English, would not form an obstacle to the use of the inductive method. Professor Harper replied that the way to read Greek and Latin was to take words just as they came, and he provoked a laugh by saying that the inductive method was designed for the teacher who didn't know how to teach, and for the scholar who didn't want to learn. Sight reading could be begun very soon, but should be confined to the material in hand.

THE MICROSCOPE IN THE HIGH SCHOOL.

The second talk of the morning was by Principal J. B. Welch, of the Pittsfield, Massachusetts, High School. It was upon "The Microscope in the High School." Mr. Welch referred to the limits of human vision, when it was unassisted. There was an invisible world of invisible things, and this world was laid bare by the king of instruments, the microscope. Pioneers in the use of the instrument had of course made mistakes, but they were inevitable. Early instruments were imperfect, and observers reported what they believed rather than what they saw. Their statements of results differed, and cast discredit upon the instrument. The microscope revealed structure, the only true basis of discovery. A novice must learn optical principles, and he must use his instrument as a means to an end. Its successful use in a school involved three things: — biological studies should have a place upon the curriculum; the student should approach his subject in the spirit of investigation, and the inductive method should be used. Facts and principles should be learned in the natural order.

Plants and animals can be studied in a way in which they could never be without the instrument. The constructive imagination is quickened. A new world is opened up to the pupil. The pupil must be taught measurements. Pupils are unusually interested in this work. The study pays, for it enlarges the mind. Every teacher should own a microscope, and if the teacher does own one, and is enthusiastic in its work, his school committee will soon purchase one for the school. The speaker closed by advocating the use of the microscope in high schools.

PROF. WINCHELL ON GEOLOGY.

The first paper of the afternoon was read by Prof. Alexander Winchell, of Michigan University, Ann Arbor, Mich. Prof. Winchell dwelt upon the importance of an accurate knowledge of the common rocks and stones of a State like Connecticut. There was no lack of specimens anywhere. The fundamental principle should never be forgotten: That geological data are at our very doors. This fact made a natural way of introducing the subject. It was not like taking a book and teaching definitions or memorizing figures. The first faculty needed by the geologist is the faculty of observation, and while exercising this sense, the body obtains necessary physical exercise. Specimens may be brought into the class room.

"I pursue," said Professor Winchell, "that method with all my classes, and the students learn to use tables at the same time. Afterward different kinds of specimens are introduced, and the students pursue investigations for themselves. The cultivation of this habit by observation is what immature minds most require. If this faculty is ignored nature is slighted. The man is only half developed if he learns from books only. The great body of geological principles is based upon fact. The fact is of importance largely because it suggests conclusions. Thus the large part of the truths of science are inductive in character. These conclusions have had a tremendous effect upon the world's civilization. Nobler and loftier conceptions of the sublimity of creation and of the Creator have been suggested by the facts of geology. Such is the value of induction in geology. The science is one which prepares the mind for a better conception of modern civilization. What does the student whose head is full of nothing but Greek, Latin, and algebra, know about the world? He moves about among the grand and beautiful and sublime in nature with no more appreciation of what is around him than he would have were he a mule hauling a load of cobble stones. That isn't right."

Discussion of this subject was conducted by Principal J. B. McLean, McLean Seminary, Simsbury.

INVENTIONAL GEOMETRY.

The last paper of the afternoon was upon "Inventional Geometry," by Edward R. Shaw, principal of the Yonkers (New York) High School. The speaker said that his subject was easy, practi-

cal, and beautiful. It was a new conception. The subject was concrete. The age at which inventional geometry should be used was about 14. A ruler, pair of compasses, and a pen, were about all the material necessary. "The first conception that I like to get from my pupils," said Mr. Shaw, "is that of space, and then comes that of surface, then a line, and then a point. Then the idea of dimension comes. If I can give my classes correct ideas on these points I don't care a snap for the definitions in the book. The definitions of angles come very soon. I do not use the book until after about two months of work, and the scholar is thus taught to rely on himself. The first question that will give any trouble is, 'Can you construct two circles touching each other at any particular point?' Out of a class of seventy-five scholars probably only three or four will answer this question correctly at first. I take the solution given by the scholar and show him where he is wrong, if he is wrong. Then I leave him to himself, and if he is anything but a drag he will find out for himself what I want him to find out. The question, 'Can you divide a line or an arc into two equal parts,' always gives a little trouble. 'Can you draw two parallel lines,' always is a stumbling block also. In inventional geometry we are in no hurry to get on. The object to be gained is development. The amount of knowledge gained is of secondary importance."

The lecturer illustrated his lecture by figures drawn upon heavy paper. In conclusion, he said that he believed thoroughly in impromptu examinations. They cultivated invention. Inventional geometry tended toward originality, and toward self-reliance. The boy relies upon himself because he knows he is right, and he knows he is right because he knows he can give reasons for his positions which are unassailable. Inventional geometry was the very best training for demonstrative geometry.

The Primary Section.

The primary and intermediate section met at 9.30 o'clock in the hall of the West Middle School, which was crowded. Miss H. F. Barrows of the Brown School was the presiding officer. The devotional exercises were conducted by the Rev. Lester L. Potter, pastor of the Park Church.

The first thing on the programme was "Reading," a class exercise conducted by Miss Mary E. Hogan of the South School,

Hartford. Nine bright-faced children, four and five years old, formed the class, and their work was at once interesting and instructive. They were in their first term, but showed great proficiency. Miss Hogan's system is to teach the children the connection between the pictures they hold in their hand and the written words on the board by constant repetition and association of ideas.

The discussion which followed was opened by Miss S. M. Mott of the Welch Training School, New Haven.

BOTANY IN PRIMARY SCHOOLS

was the subject of a thoughtful and remarkably interesting paper by Miss E. E. Carlisle of the Normal School, New Britain. First Miss Carlisle would have us take out the essential elements, so that children of six and seven years can get the fundamental ideas of botany. The second point is how to teach. The power to think is subsequent to a good education, and objects in which the child is most interested, such as animals, plants, etc, are the best things to make him think. Children should be taught botany not so much for knowledge as for training. Avoid terms. The child doesn't care for the shape of a leaf, but is delighted to find that it breathes and has a skin. These things become part of their experience, and they will never forget them. All the way through emphasis was put not on what is this ? but *why* is this ? In closing three books were recommended as possessing especial value — "Flowerless Plants," 2 vols.; "Vegetable Life," and "Oliver's Botany."

A TALK ON KINDERGARTENS.

Miss Jennie Darlington of the New Britain Normal School was unable to be present, so that the paper she had prepared on "Elementary Science" was not read. Miss Mingins of New Britain was called upon to speak in her place, and gave a most admirable talk on the kindergarten of to-day, what it is in too many cases and what it might be. The speaker was especially severe upon those who thought they had a kindergarten simply because they had the paraphernalia. If we all *lived* with the children, she thought, there would be no difficulty in connecting kindergartens and primary schools. Too much of the work, in her opinion, consisted in "fitting the pupils for the next room."

PRIMARY ARITHMETIC.

The first paper of the afternoon session was on "Primary Arithmetic," by Miss S. L. Canfield of the Webster School, New Haven. The reason for teaching Arithmetic in primary as in other grades, she said, is the development of the reasoning faculty and the practical use to which the knowledge gained is applied. In the first year the teaching is of concrete numbers, from one to ten, because most familiar to the child; so in the second year the teaching should be objective as far as necessary, as in the teaching of the relative value of the first two orders, and also work with iudividual children who fail to work understandingly. The language of Arithmetic is also taught in this year. In the third grade work, after having been taught the facts to twenty, during which the observation and memory receive most training, the child should be able to obtain the addition and subtraction facts from 20 to 100 by calculation. He is not asked to commit *all* facts. He has what is better — power to gain them. Next should be taught multiplication and division. Numbers, such as 24, 36, 48, 60, should be associated with related facts at 36, as: 36 inches in 3 feet; 36 ones in 3 dozen; 36 hours in $1\frac{1}{2}$ days. Tables should then be formed by the children from facts that they know, first, because there is danger of aiming at figures, not mental strength; second, because the generation of power is greater than the accumulation of facts. Miss Canfield's system for the study of written arithmetic was largely explained on the blackboard, and, unfortunately, cannot be here reproduced. She closed by recommending the primary number cards prepared by Miss Isabel Shove (Ginn & Co.), and then added: Bear in mind two facts: Good methods are common sense methods, and it is what the child does for himself and by himself that educates him.

The discussion of Miss Canfield's valuable paper was opened by Miss R. Jackson of the West Middle School, Hartford, who gave a most interesting account of her experience with "Illustrated Number Work." For instance, the children are told that a man caught 8 fish; how many baskets will he need if he puts 4 in each basket? At the top of the slate are drawn 8 fishes; then comes the formula, 8 divided by 4 equals 2, and the children understand its meaning readily enough. Miss Jackson expressed herself as convinced that the only proper way to teach little children the beginnings of addition, subtraction, division, etc., is by illustrated numbers which have revolutionized the work. The scheme can be

extended indefinitely, and colored crayons introduced to lend variety.

PRIMARY GEOGRAPHY.

One of the best papers of the day was on "Primary Geography" by Miss M. R. Webster of the Welch Training School, New Haven. The most transparent faults of advanced grades, she asserted, came from the unscientific methods employed in the lower grades. Miss Webster grouped what she had to say under five general propositions, and spoke most entertainingly under each. She prefaced these by two observations: First, many teachers have too narrow a view of the subject. Geography means more than mere general description. It is a study of humanity instead of mere locality. Again, the teacher assumes too often that the pupil knows more than he really does. He must adapt himself to the capacity of the pupil. Miss Webster then spoke of the necessity of exercising the imagination, which must of necessity be limited by past experience. In dealing with children we cannot expect them to imagine things outside of their experience. Primary work should train the observation and imagination. Teachers must themselves study geography and study children. Her first proposition was: Primary geography should begin with place lessons, (a), gaining ideas about things; (b), gaining the true relations of things; (c), expressing these relations. Position, direction, and distance are the first things necessary. Teach them the meaning of up, down, right hand, etc. Freedom of expression and the exact use of words come from these exercises. Teach them the points of the compass; take them out-doors and show them how the sun casts his shadow at noon and make them mark its position later. Second, teach the child to understand maps. He is now getting beyond the line of personal observation. The map represents real things by symbols, and children do not by themselves get correct concepts of them. Third, the importance of home geography. There is nothing in the world that has not some analogy in the locality about the child. It is unwise for the teacher to teach geography while ignoring nature around him. In the child's mind the little brook may broaden and broaden until it becomes the great river. Sand models are an excellent method of studying earth forms, only they must not be made the end instead of the means. Language, models, and pictures are three ways of teaching. History, too, may be worked

in with geography. Fourth, observations stimulated by miscellaneous lessons, such as talks on the seasons, rain, snow, wind, animals, etc. Fifth, lessons in primary geography should be oral. The teacher should not be hampered in his choice of the methods of teaching. The following results may be hoped for : —

1, Spirit and habit of personal observation and inquiry ; 2, An enlarged capacity for proper appreciation of the subject ; 3, A love for nature ; 4, A store of practical information and a larger store of geographical concepts ; 5, Ability to use maps intelligently ; 6, Considerable improvement in expression ; 7, A well-trained imagination ; 8, A genuine liking for the subject of geography.

The discussion was opened by Principal J. A. Graves of the South School, Hartford. He said that he feared the schools were teaching nothing but "words, words, words." The study of geography, properly pursued, will profitably occupy part of the time we devote to words. There is too much of the crust about our work ; we need more life and spirit, and the study of nature can be introduced in this way with great profit, during the earlier years. Altogether too much of our work now is empty of the real substance of living things.

ENTERTAINMENT FRIDAY NIGHT.

The large hall of the High School was crowded to overflowing Friday night. The High School choir sang two selections in a manner that did credit to themselves and their conductor, Professor Irving Emerson. Professor J. W. Churchill of Andover, Mass., read five selections and fairly captivated his audience. The hit of the evening was his rendering of the spelling school scene in Edward Eggleston's "Hoosier Schoolmaster."

Saturday Morning's Exercises.

The devotional services of Saturday morning were conducted by the Rev. Dr. Graham Taylor of this city.

At the close of the services Professor George J. McAndrew of the Hillhouse High School, New Haven, read a paper upon

THE WILL.

He spoke of the improved methods which have recently been introduced in the study of psychological subjects. He explained

that the will could only apply the idea, and that the rest of the action was automatic. Ideas were continually passing through the mind. The office of the will was to cause the persistence, as well as the intensity of the idea. All animal life was more or less automatic in its motion. A great deal was done by instinct, such as the taking of food, self-preservation, etc. The mistake should be guarded against, that an involuntary movement was without cause. All activities were responses to some stimulus. The success of the mesmerist depended upon his ability to empty the mind of the subject of all ideas excepting those in the controlling mind. Each idea had an effect upon physical action. A man while under the influence of surgery might overcome the physical tendency to shriek under a paroxysm of pain. The cultivation of the thought of other things dispelled the thought with which the mind had previously been occupied. There could be nothing unnatural, or supernatural, about any human phenomena. Voluntary action would be impossible but for involuntary or instinctive action which had previously existed. Will, intellect, and feeling were interdependent attributes of the soul. The training of the will in childhood first demanded attention. The earliest possible development of bodily and mental faculties should be accomplished. The child was cognizant of what he did at a very early stage. What could be more mistaken than the old notion that a child should be let alone until it was seven or eight years old, and then made to undergo a course of "treatment"? In preparation for the work of life no conception was too great to secure success. The kindergarten should be welcomed. The speaker said in conclusion that the truly great man was he who could dispel from his mind all thoughts that he did not desire there.

Discussion upon the paper was carried on by Principal C. F. Carroll of the State Normal School in New Britain. Mr. Carroll emphasized the importance of the "unsolved problem," viz.: the connection between the will and feeling, and the will and ideas. The speaker said that if he tried to think about the will by itself, unaccompanied by anything else, his mind was a blank. If the word "will" could be removed and if people could yet obtain some notions which would help them in the training of a child, they would have achieved grand results. There was so much misconception of terms that it would be well to throw aside old terms which tended toward obscurity and misconception. The speaker emphasized the importance of urging children early toward intelli-

gent action. The great mistake that was usually made was that children were all alike, and could be treated by a set of rules and regulations. Each child must be measured, and made the subject of different treatment. Children were individuals and were not "a school." At the conclusion of his remarks, Mr. Carroll was asked to define the will, and replied that he knew of no words which would adequately express the meaning of the word.

SENATOR HAWLEY'S ADDRESS.

Following the discussion Senator Hawley made the brief address to which he was assigned in the programme. He asserted some claim to be entitled a schoolmaster by reason of three winters' experience in early life — being one term in sole charge of a district school enrolling ninety scholars varying from the alphabet to algebra and grammar. He described from recollections fifty years old a school-house in a slave state situated between a great cotton field and a vast original pine forest. It was built entirely of logs; the door without a shutter; had no window — receiving light through the gaps between the logs along the third farthest from the fireplace; said fireplace extending entirely across one end of the edifice. The children came from within a distance of five miles. School began when most of the children had arrived, and was dismissed reasonably according to the season of the year. The studies ranged from the alphabet to Virgil. The more advanced boys were allowed to study out of doors, under the trees, within easy call. The firewood was gathered from the forest by the boys. But it always had a good teacher, and for its day was an excellent school. He described some of the methods.

He submitted that in our modern schools there was rather too much of administering all knowledge with a spoon and not enough of requiring to seek first to master prescribed lessons, coming to the teacher when the pupil is hopelessly balked. He thought six hours a day not an unreasonable time, and believed it better that not more than a third of that should be occupied in recitations, the remainder being devoted to study in school. It is the fashion to shorten the hours in school and require too much study at home. That which a boy finds out for himself is worth many things told him.

He thinks spelling is neglected, and doubts if the average in that branch is as good in modern schools as it was years ago. It seemed

an error to require a child to recite the letters of a word and then pronounce it, dispensing with the old-fashioned division into syllables. A popular division into syllables is indispensable in the enunciation of the word, and is easiest learned in the old way.

He further regretted that somewhere between the primary school and graduation day at college youth are not properly taught the art of letter-writing.

Referring to the lively discussion during last winter of the defects in our common schools set forth by the State Board of Education, he much regretted the misfortunes of the small country schools and the gradual abandonment of the old-fashioned systems of self-government. The school-district meetings, with their self-taxation, were a valuable part of the education of the adults. Nowadays the district government is converted into town government; the State is urged to do more and more, and a great movement is made to demand of the national government large appropriations for common schools, and more or less — certain in time to be *more* — intermeddling by that government to the undermining of local self-government, and, together with many other things, tending to relieve people of local trusts and duties they ought to discharge, and concentrate them in central governments, state and national.

At the conclusion of General Hawley's address, Professor J. W. Abernethy delivered a paper upon

LITERATURE IN SCHOOLS.

In Greece Homer was studied in every school. In Italy professorships were founded for the study of Dante. In the schools of Germany the names of Goethe and Schiller are talismanic. In our own schools Shakespeare, Milton and Addison, Longfellow and Emerson, are forced ignominiously to beg at the door of the school-room for admittance, and be dismissed with a mere pittance of respect. In our vast and vigorous system of public schools, to which we are accustomed to point with swelling pride when a distinguished foreigner happens among us, no place has yet been found for the finest products of our intellectual life. Because the knowledge that we call literature, — that is, the knowledge of the world's best life, — is not regarded as an elementary or fundamental branch, young people must take their places in society unassisted in the work of character-building by the examples of

noble men and women recorded in biography, uninstructed in the duties of citizenship by the lessons of history, uninspired in their thinking by the visions of beauty and truth afforded by the poets. We teach them to read, but not how or what to read. We place an edged tool in their hands, with no instruction as to its uses, and set them to carving out their destinies. They are without the judgment to distinguish good books from bad, and without the taste to enjoy the good ones when they know them. Young men are educated in the public school and sent to the ballot-box without having read an oration of Webster, a biography of Washington, or a half-dozen poems of national fame.

School traditions are hard to kill, and no traditions have been more tenacious of life than those that arbitrarily fix the limits of those branches that are to be regarded as elementary and essential. Until very recently it has been customary to regard the study of English texts merely as a means of *drill* in reading and grammar. In the English schools literature was first used as a convenient instrument of punishment, the penalty for an ordinary misdemeanor being one or two hundred lines of Paradise Lost to be committed to memory within a stated time. With us it has long been used for the purposes of *parsing*, thus serving, if not as a punishment, certainly as a persecution. In the present upsetting and readjustment of educational ideas, so rapidly going forward, there is an opportunity for English to obtain its rights; for new subjects are sure to find a place among the so-called fundamentals. But not without a struggle, for there are formidable rivals in the field. Ambitious science is bound to secure a foothold on the foundation; and there is a new fetish that seems likely to be set up in the schools in the name of Industrial Training. In an age when the specious doctrines of utility constitute the popular philosophy, and the worship of material success threatens to supplant all other forms of worship, it is to be expected that there will be a wide demand for science and the practical arts in the schools. But the demand must be stubbornly resisted when it becomes arrogant and sweeping.

Literature, properly used, will afford supplementary aid in almost any study, except, perhaps, mental arithmetic. Suppose, for example, we reunite geography and history, which have been too long divorced. We all know how difficult it is for boys to remember names of capes and promontories and towns that have no significance for them beyond certain black dots on a yellowish-

green map, and how necessary it always is to "work them up" — that is, cram them, for examinations. Once associate with these places something of human and living interest, and they will remember them as easily as they do the geography in Robinson Crusoe. Give a boy a hero and he will follow him as faithfully as a dog does his master. Give him Alexander for a guide over Asia, and Stanley for a companion in Africa, and Napoleon in Europe, and he will come back with some definite and permanent knowledge of those countries. Localize for him battles, legends, incidents of all kinds in fiction and history. Suppose the lesson is on the rivers of Europe. In the ordinary course of instruction the pupils will learn that a certain wriggling black line at the left of the map is the Rhine, and in answer to the stereotyped question, "What important city on the Rhine?" they will learn to say Cologne, remembering that that name is attached to the largest black spot in the vicinity of the wriggling black line. This constitutes their knowledge. Now, let the teacher manage to invest this stream with some of its ancient glory and romance, conjure back the glittering knights and fair ladies, the fairies and the Lorelei, the child crusaders, St. Ursula and her ten thousand virgins, the dying soldier from Bingen, the Pied Piper of Hamlin Town, and so on, and this castled river, now animate with historic lore, will fire their thoughts and people their dreams. A single volume of the Legends of the Rhine and one or two poems, passed around the class, will accomplish this transformation. The famous "Zig-Zag" books would help many a pupil through an examination in geography that would otherwise bring him to grief. The mere facts of geography stimulate only the memory; clothe the naked facts with history and poetry and you stimulate thought and imagination, and lift the whole horizon of the child's being.

History, when taken as a formal study, is probably the medium through which supplementary literature can be most easily and successfully introduced. Literature may be comprehensively defined as the expression of life. History, as written in the text-books, is only a partial expression of life, and loses the very force it is expected to exercise over young minds by giving them incomplete, perverted, and false ideas of past life If we must continue to use such text-books as we have, my proposition is that we thoroughly winnow these dry facts, throw away fifty per cent. of the indigestible information, and put in its place something that will be wholesome and inspiring. The resources of literature for

illustrating English and American history are inexhaustible, and hardly any teacher can be so cut off from all communication with books as not to be able to draw upon these resources to some extent. Get books into the school-room by every possible means. Establish relations with some library. If the State offers any money for this purpose, be sure to secure it. Search the neighborhood for books, beg them, borrow them, induce pupils and parents to buy them, and even a dollar or two from one's own meager wages, now and then, put into books, will prove an investment rich in its returns of rest and comfort to tired nerves. Put into the class in American history such books as Coffin's "Boys of '76" and "Old Times in the Colonies," Higginson's "Explorers," Scudder's "Life of Washington," Fiske's "War of Independence"; and such poems as "Paul Revere's Ride," Holmes's "Grandmother's Story of Bunker Hill," "Warren's Address," Lathrop's "Keenan's Charge," Bret Harte's "John Burns at Gettysburg." Every member of the class who can get access to one of these books will bring from his reading some valuable contribution into the recitation. The poems may be read aloud, and occasionally one recited. Nothing will so stir the blood and set the soul aglow with patriotic enthusiasm as these national songs. A young person has not learned what it is to be an American until he has come under this kind of influence. So, too, in the early periods of English history, the old ballads will fire the hearts of boys to-day as they did the hearts of Sidney and Addison. Through all time the ballad has been one of the strongest forces of popular appeal. Its rhythmic form is simple and its movement easily caught, its expression is sincere and direct, and it always tells a story. Balladry is the people's poetry; through it the passions and sentiments of the national heart find clearest utterance. For this reason it is specially serviceable in interpreting to young people the spirit of history.

There is another text-book that ought to furnish the best opportunity for cultivating the literary sense and establishing good tastes, namely, the reading book. But it is greatly to be feared that the prevailing custom of grading readers into series to fit the machinery of the schools is against this culture result. Even where an attempt is made to give a literary flavor to the selections in the highest number of the series, the result is little more than a compilation of literary scraps. Unity and completeness, the prime qualities of every piece of literary art, are necessarily sacri-

ficed in the trimming and fitting process. Clever pupils who have already learned by independent reading the difference between a whole essay or study and a specimen page or two, detect at once the trail of the pedagogue over it all. Books of extracts must, perhaps, be used for exercises in enunciation, spelling, grammar, and rhetoric, but such books, made expressly for such purposes, can never be palmed off upon the pupils as literature. Allow me to suggest the contents of a reading book that one dollar will buy, which may be added to any series without disturbance of the grading: Eighteen poems of Longfellow, seventeen of Bryant, fourteen of Lowell, including the Vision of Sir Launfal, four essays of De Quincey, including Joan of Arc, five essays of John Burroughs, three stories from Hawthorne's Wonder Book, Dickens's Christmas Carol, Tennyson's Enoch Arden, Dr. John Brown's Rab and his Friends, Irving's Legend of Sleepy Hollow, and twelve poems of Whittier. Such a reader as this introduced liberally into a school, and read and discussed freely by pupils and teacher together, will produce a literary renaissance in that school in less than a week. Pupils will here "drink from the well of English pure and undefiled." Among these eleven authors each one will find favorites, and go to their complete works for more draughts of the same delight and inspiration; and forever bless the teacher who introduced him to those life-long friends.

If only we could save the time that goes to waste in the slow work of preparing to enjoy the great authors! It is certain that very many pass the final examination in grammar and rhetoric without having ever discovered that the interminable process of analysis and sentence-building, and labeling of parts of speech and figures of speech, was intended to help them understand literature. The better part of what we call style can never be learned from verbal description or analysis; it must be felt to be understood. The rapier-like keenness of Macaulay, the Cyclopian rudeness and strength of Carlyle, the evanescent touches of Hawthorne, that clothe a plain statement of facts with an air of mystery like the purple evening, the graceful play of fancy in the speeches of Burke in contrast with the clear Saxon sobriety of Webster — are things that cannot be obtained at second hand. But every intelligent youth will find them and use them, if you but give him the chance. The true aim of culture, we have often been told by one who had the right to say, is "to know the best that has been thought and said in the world." The pathway to this knowledge ought not to

be made long and circuitous by those whose professional duty it is to act as guides. We keep pupils too long gazing at the enchanted fields which we point to afar off, when we ought to be making excursions with them into these fields and gathering flowers and ripe fruit.

The rigid school curriculum is possibly more elastic than is generally believed. The time that seems all too short for the work required for the impending examination will be made longer by being made happier. Make the experiment. Circulate a few such books as Sidney Lanier's Boy's King Arthur, Scudder's Book of Folk Stories, Grimm's Fairy Tales, Arabella Buckley's Fairy Land of Science, Hawthorne's Tanglewood Tales, Parkman's Oregon Trail, and the schoolroom will light up as with a flood of sunshine. Serve up Charles Lamb's delicious essay on "Roast Pig" to a room full of restless boys and girls; they will devour it with a surprised enjoyment like that of the chimney-sweep to whom Lamb and his friends gave the sumptuous supper; and they will cry for more until you give it them. Give them a variety, and always that that is classic in quality. And don't turn the treat into a "language lesson" or a "science lesson," or any other pedagogical device for spoiling its flavor. Make it a thought lesson, or an imaginative lesson. Also don't worry them with notes and puzzling questions. It is questionable whether annotated editions of authors do not do more harm than good in grammar schools. Keep them away from the "Dotty Dimple" sort of reading as much as possible without injuring the feelings of their friends; they get too much of that in Sabbath school and Christmas books. And this suggests another reason why the teacher must select the pupil's reading if his mind is to be enlarged and enriched as it should be by contact with books. The child-world is now so flooded with jejune books and periodicals that the true child classics are almost entirely forgotten. Books that every one over fourteen years of age is supposed to be familiar with, as "Robinson Crusoe," "Gulliver's Travels," "Tanglewood Tales," "Swiss Family Robinson," "Undine," "Legends of King Arthur," "Pilgrim's Progress," etc. — books that form the very foundation of literary culture — are not read as they were once, and are often not even known to children.

I am aware that there is one objection to the work I have outlined that seems serious; it threatens to violate the sanctity of final examinations. There is a certain beauty and symmetry about a

finely constructed series of examination papers which I admire as I do a demonstration in analytical geometry, but I can never be persuaded that those memory tests are worth the sacrifice they cost. This horror of final examination is kept hanging over the heads of teachers and pupils like the sword of Damocles, and teachers who would gladly vary the monotony of text-books do not dare to do so lest they may put their pupils in jeopardy and themselves under censure or suspicion of incompetency. I happen to know a school in a Massachusetts college town where the pupils are now repeating their history page by page. Undoubtedly a handsome majority of the grade will be promoted at the next examination, and, of course, as soon as the strain is over the relieved minds will throw off the incubus at a bound and recover their virgin ignorance. I believe in examinations as a test of mental progress and efficiency, and I am inclined to believe, also, that more and more they should be applied to the teacher and less and less to the pupil. An examination can be valuable only as it is liberal, comprehensive, sympathetic, humane.

OFFICERS ELECTED.

At the business meeting which followed Professor Abernethy's address, officers were elected as follows:

President — A. B. Fifield, New Haven.
Vice-Presidents — S. T. Dutton, New Haven County; J. S. Cooley, Hartford County; F. A. Verplanck, Litchfield County; H. D. Simonds, Fairfield County; J. R. Tucker, New London County; George F. Jewett, Windham County; W. B. Ferguson, Middlesex County; I. M. Agard, Tolland County.
Recording Secretary — Miss E. A. Fanning, Norwich.
Corresponding Secretary — S. P. Williams, Plainville.
Treasurer — F. H. Beede, Willimantic.

It was voted that the officers of the association be requested to issue future programmes at least a week before the date of the meeting.

Messrs. C. D. Hine, F. F. Barrows, C. F. Carroll, G. H. Tracy, and Charles Northend were appointed a committee to devise an appropriate method of manifesting to the Hon. Henry Barnard of Hartford, the appreciation of the society of his noble work in behalf of schools in Connecticut.

Resolutions of thanks were voted to the hotels of the city, to the High and West Middle School Committees, to all the speakers, to

Professor Irving Emerson and the High School Choir, to Professor J. W. Churchill for his readings, and to the Secretary of the State Board of Education.

A resolution was passed expressing sympathy with Principal Joseph Hall of the Hartford High School in his illness.

A vote of thanks was passed to the press of the city, especially to the Hartford *Courant*, for its full and accurate reports of the proceedings of the various sections of the association.

The report of the committee on necrology and of the treasurer, were read and accepted. The place of holding the next convention was placed in the hands of a committee.

At 12.15 P. M., the meeting adjourned *sine die*.

REPORT ON ARITHMETIC

MADE TO COUNCIL OF EDUCATION.

The subject of Arithmetic has claimed the attention of this Council many times. It has been a prominent topic in all educational associations and in many of the leading magazines of the day. Many claim that it has received too much attention, in school and out. Indeed, there are those who think the Arithmetic question should be given a vacation. They affirm that it deserves a rest. This may be true; but so long as we believe in progress, so long as better methods of teaching and better courses of study may be suggested, so long must we, as teachers, face the subject and give it due consideration.

Having in mind the prominence that this question has taken in educational discussions, and thinking that perhaps there might be some common agreement upon some features of the case, we decided to prepare a series of questions that should cover the salient points in the discussion, and send them to teachers, school officers, and superintendents. Over eighty (80) letters were sent out. Replies have been received from the principals of nearly all of the leading High Schools of the State. from principals of Academies, from superintendents in this State and in Massachusetts, and from a large number of Grammar School principals.

We are happy to say that our letters were well received, and that the questions were fully and clearly answered. These replies form the basis from which we shall, first, make a clerical report, and, second, give some recommendations.

Replies received indicate that in nearly all of the High Schools of the State, having full classical or preparatory courses, no instruction in Arithmetic is usually given, except by way of review, or in commercial courses.

For admission to the High School, we find that seventy-five (75) per cent. of those who replied, require all, or nearly all, that is contained in any modern Common School Arithmetic. There is a

very general feeling that the subject of Arithmetic should be finished in the Grammar School, except as it appears in commercial courses, or is reviewed later in the regular course.

To the question: "Do you think that Arithmetic should be completed in the Grammar School?" several educators from Connecticut and some from Massachusetts give an emphatic "No." Dr. Thomas Hill of Portland, Me., and Prof. E. H. Russell of Worcester, both answer "No." Dr. Balliet of Springfield says: "I should prefer to have the rudiments of Algebra taught in the higher Grammar grades, and leave the general principles of the science of Arithmetic for the Freshmen year of the High School."

On the matter of what topics shall be omitted from the Grammar School, there is great diversity of opinion. The following are the topics that different educators recommend the Grammar School to omit: "Greatest Common Divisor, Least Common Multiple, most written work in Common and Decimal Fractions, most written work in Compound Numbers, Multiplication of Compound Numbers, Division of Compound Numbers, Compound Interest, Stocks and Bonds, Partial Payments, True Discount, Bank Discount, Foreign Exchange, Taxes, Problems in Interest, Compound Partnership, Average of Accounts, Equation of Payments, Cube Root, Square Root, Duodecimals, Circulating Decimals, Ratio, Proportion, Progression, Alligation, Mensuration, and the Metric System. It should be understood that no *one person* advocated the omission of all the subjects named. The list as given represents the aggregate omissions as advised by those who replied to the question.

The subjects named by many, and on which there was considerable agreement, are as follows: Compound Proportion, The Progressions, Equation of Payments, Foreign Exchange, Cube Root, Alligation, and The Metric System.

Over eighty (80) per cent. of those who replied to this question advise the omission of one or more of the subjects mentioned above. Nearly all of the High Schools having full classical or preparatory courses reply that nothing in the modern Common School Arithmetic should be omitted.

From the letters received, we find that most of the educators who would advise the Grammar School to omit the various topics mentioned above, also think that those same topics can advantageously be omitted *altogether* from the course of study in the public schools.

In fairness to those who advocate these measures, and as an

answer to the question, "What shall be substituted for those topics that are omitted?" we would say that many educators desire that much more attention be given to accuracy and rapidity in all arithmetical calculations, and they would suggest the introduction of the following: Elements of Algebra and Geometry, Manual Training, Drawing, Science, Literature, and History.

The last three questions were as follows:

(1) "Should Arithmetic be taught, primarily, to give the pupil practical methods, or to secure for him a mental discipline?"

(2) "Would you recommend that the High Schools throughout the State adopt some uniform standard in Arithmetic for admission?"

(3) "Does the subject of Arithmetic receive, relatively, too much attention in the Public School?"

The replies to these questions show a great diversity of opinion.

In view of the great variety of opinions as indicated by the replies, we make the following recommendations:

First. that the following subjects be considered indispensable:

The four fundamental rules,
Fractions with small denominators,
Decimal fractions to billionths,
Percentage, with the following applications:

Commission,
Profit and Loss,
Insurance,
Stocks,
Taxes,
Simple Interest.

Weights and Measures, with tables commonly used in business offices, and the study of form, with the simple principles of Mensuration.

Second, that in preparation for the High School, the following subjects be taught thoroughly:

Longitude and Time,
Present Worth,
Ratio and Proportion,
Square and Cube Root,
Mensuration,
Circles,

Prisms,
Cylinders,
Pyramids, and
Spheres.

Third, that less time, if any, be spent on the other subjects usually found in the later Common School Arithmetics; fourth, that problems relating to elementary physics and mechanics be worked by pupils of the higher grades; fifth, that oral work shall have an important place in the entire course; and sixth, that simple equations and Inventional Geometry be introduced much earlier in the school course.

Respectfully submitted,

C. L. AMES, Plantsville,
C. F. CARROLL, New Britain,
J. H. PECK, New Britain,
G. H. TRACY, Bristol,

Committee.

MANUAL TRAINING.

By D. N. Camp.

In the paper read last year Manual Training was defined as "the cultivation of the mind through the hand and eye."

Assuming this definition to be correct, it will be seen that the subject does not necessarily include trades or any handicraft, and it may be considered without reference to the economic value of the articles made. It is not industrial vocations with reference to the special pursuits of the child, nor technical knowledge, which is to be regarded, but rather the place and value of Manual Training as an educational instrumentality.

However, in inquiring "what has been done," it may be necessary to consider efforts in the line of industrial work pursued with reference to the products, or special skill obtained; but in determining "What may be done," it is supposed that the inquiry will be directed mainly to the educative value of manual training.

I. — *What has been done?*

A. — In this State.

1. Something of this work, that is, the education of the individual by means of manual training, has been attempted in all the kindergartens of the State, for kindergarten instruction is, to a considerable extent, based upon the training of the eye and the hand.

2. In a number of primary schools, where there are no kindergartens, the gifts and occupations of the kindergarten have been introduced, and some of the forms of manual exercise have been employed in the education of the children.

3. In all schools connected with state or city institutions, as the State Reform School, the Storrs Agricultural School, the Industrial School at Middletown, the Watkinson Farm School at Hartford, the Orphan Asylums, and Homes for the Destitute, industrial work is carried on, which in some cases is educative.

Fifty years ago sewing and knitting, and, in some cases cutting and fitting garments, were ordinary exercises in schools. At that time children living with their parents, especially in the country, had regular manual work upon the farm or in the household. Boys who were indentured to farmers and mechanics were early taught the use of tools and trained to the wisest employment of their time and strength by their guardians, so that the last years of the indenture might be the more valuable in results.

The educational value of the manual work had in these varied circumstances, though small in comparison with what might be expected from definite manual educative training, was nevertheless considerable.

In more definite systematic work, as a regular school exercise, manual training has for some years had a definite place in the curriculum of the State Normal School, and has been conducted in favorable circumstances, with very good results. In a room specially fitted up with benches, tools, and appliances, classes from the normal department, and also from the model schools, have at definite hours assembled for instruction and practice, principally in the use of carpenters' and joiners' tools. Manual training has also been connected with the instruction in drawing, in the teaching of form or geometry, in modeling, in gymnastics, and in carving or whittling, and in sewing, in the school rooms. In the schools of New Haven manual training has, for a longer time, been taught to classes from the grammar schools, and has been extended to a greater variety of work than at the Normal School, and with good results.

In Greenwich, Fairfield County, a school for Manual Training was opened in February, 1889. In this school, more than a hundred persons were taught in the different classes, by a professional teacher from the college for the training of teachers, New York. Among those receiving instruction were two clergymen, two ladies, about thirty persons of high school age, and sixty of grammar school age.

In New Britain, some years ago, a vote was passed in town meeting authorizing the introduction of Manual Training into the public schools. On November 9, 1889, a special committee was appointed by the town board to consider the advisability of introducing it at once.* Sewing has been taught for some time in a

* On November 14th, the committee reported, strongly recommending Manual Training, and the report was approved by the town committee.

special school on Saturdays, and sewing, fitting garments, and cooking, are taught two evenings in a week, to the members of a Young Women's Christian Association.

B. In Other States.

The hundreds (500+) of kindergartens now found all over the country from Maine to California, and from Michigan to Alabama, are doing much to initiate Manual Training and prepare the children for continuing the exercise wisely in other schools.

The number of cities and towns in which Manual Training is successfully conducted is now so large that only a few typical schools can be mentioned. Aside from the schools of Technology, the St. Louis Manual Training School connected with Washington University is probably one of the oldest of the kind in this country. It has been in successful operation ten years, and has over 240 pupils.

The Chicago Manual Training School has been conducted over five years with about as many pupils, but differs from that at St. Louis in being conducted by an association of business men. Manual Training is also taught in some of the public schools of that city.

In Toledo, Ohio, is an excellent Manual Training School which has also been open about five years, and, though first the gift of an individual, is now a part of the public school system of the city, affording instruction to both sexes in drawing, wood carving, carpentry, sewing, cooking, dress-making, etc. This school receives pupils from the High School, and the upper class of the Grammar Schools, and the exercises have been so attractive that a much less number of students drop out of the classes since Manual Training was introduced. The number of pupils in the High School has doubled within a few years, and this large increase in attendance is, by the teachers, attributed to the introduction of Manual Training.

In Cleveland, the present excellent Manual Training School which, in some of its appliances, is perhaps one of the best in the country, had its beginning in a barn, when, nearly five years ago, an enthusiastic teacher of the High School gathered a few of his pupils and formed a small class in carpentry. The enthusiasm of the boys and the evident benefit they were receiving led to the erection of a building, which is thoroughly equipped for the school.

In Baltimore, the Manual Training School has been in operation

a little over five years. It is a public school supported by the city taxes, as other public schools, with nearly 400 pupils.

In Philadelphia, an excellent Manual Training School has been in operation nearly five years, where attention is given more distinctly to the aesthetic side of such work. Sewing is also taught generally in the public schools, and with evident success.

In Washington, New York, Boston, Cambridge, and many other cities and towns, Manual Training is successfully taught.

In Boston, two Manual Training schools, 19 Kindergartens, with 36 teachers and nearly 1 000 pupils, 5 cooking schools, and thousands of children taking lessons in sewing, cutting, and fitting garments, are demonstrating what may be accomplished with Manual Training; and yet the school officers of that city say they are doing but little yet; and recommend a new building and largely increased appliances to meet the increasing demand.

The Manual Training Schools in the cities mentioned were different in origin. They are somewhat varied in character and methods, and have quite different means of support, and yet all are successful in results. They have been cited because so different, and as illustrations of the variety of this class of schools.

Before proceeding with the second part of the subject, it may be premised that while the committee necessarily confine their suggestions to the matter submitted to them, they do not, in the least, depreciate the importance of what is generally understood as scholastic education, or academic and collegiate training. They would gladly see a larger proportion of the students of High Schools taking a full college course. They would also gratefully recognize the work of teachers in Grammar Schools and in lower grades or in rural districts, who are patiently laboring with the best use of the means at their command.

II. *What may be done to introduce Manual Training into the schools of Connecticut?*

In answering this inquiry, it should be remembered that there are some educators occupying positions which entitle them to attention, who claim that there is little or no educational value in manual work. Others, including some teachers and school officers, are so wedded to old ways that they look with disfavor upon any change. These classes must be considered in any attempts to introduce a new exercise or branch of study.

Some of the special advocates of manual training hold that its introduction into all grades of schools is justified upon the grounds that it will conduce to the highest possible education of the individual, and to the highest welfare of the State. They say that, apart from industrial considerations, or its direct influence upon the wealth of the State, there is a deeper, broader need of it, in the demand for a more harmonious education of all the faculties, to secure a complete, all-sided development for all the relations of life. The educated man or woman, they say, is the one who has that training, both of the physical and psychical powers, which fits one best for the duties and privileges of any station, giving the individual the complete mastership both of the inner and outer life. They believe that manual training has a high moral influence; that it tends to make a boy industrious, exact, truthful; modest, while self-reliant; honest, intelligent, thoughtful, temperate, pure, and sincere. Without passing a judgment upon this statement, the committee may be allowed to suggest that within the last few years there has been great progress in the means and methods of education, in which nearly all civilized nations have participated. One of the forms or characteristics of this progress is the general agreement of the best educators and most philosophical thinkers and observers, that the true education of the child, and also of the man, must proceed from his own mind and be from within outward; that he is not educated so much by what he hears as by what he sees and does; that no amount of book knowledge, by whomsoever given, necessarily makes an educated man.

Attention has thus been directed more and more to the development of all the powers, the discipline and training of all the faculties, and this has naturally, perhaps inevitably, led to the consideration of a broader scope of educational means and appliances, which includes manual training; and at the same time, it has exposed the defects and shown the weakness of mere book methods.

If the educative value of manual work be admitted, there will then be important considerations as to how it may be most wisely introduced, and in what way it may be made the most effective, without interfering with the course of study in our best schools.

At present, the exercise which is probably more common than any other form of Manual Training is drawing. But this branch in different schools is taught in many different ways, and apparently with different objects in view, and consequently with very different results. Could it be lifted out of the mere work of pic-

ture making, or even from the mere technics of the study, to its use as an educative instrumentality, not only for training the hand and the eye, but as a means of aesthetic culture, it would introduce the student to a new world of thought and expression, and enable him, whether viewing works of art or the beautiful in nature. to advance to a higher plane both of purpose and action.

The committee would suggest therefore that drawing may be practiced in nearly all grades of schools, not only as an industrial art, but as a department of manual training, educative in its influence. For this purpose, either free hand or geometrical drawing may be taught. If based upon scientific principles, well explained and applied, the study will be educative, and will almost unconsciously become aesthetic in its influence, leading to an appreciation of the beautiful, and to a desire and ability to represent it. In some schools, writing is already made a disciplinary study. In some circumstances, it may probably be made still more an exercise in Manual Training. The use of the brush with water colors. and perhaps in some places in oil painting, may be practiced for the same purpose.

The study of nature, whether in the mineral, vegetable, or animal kingdom, is always interesting, and may be made helpful in general education. Not only may the perceptive faculties, and attention and the power of accurate observation, be cultivated, but to some extent the reasoning faculty. If nature is studied from natural objects, there will necessarily be some manual exercise. The mind may be set to thinking and planning for an ultimate end, while the eye and hand will be employed in preparing forms and selecting types, and also in constructing boxes, measures, and other objects which will be required.

If to the study of objects of nature in their simpler forms, as in plants and minerals, the exercise is continued until it embraces the study of the general or specific properties of matter in the elements of physical science, each step demands the use of apparatus for illustration and experiment and affords favorable opportunity for Manual Training.

To these exercises may be added the study of geometrical forms and various illustrations of mathematical science, training the eye and hand in drawing and modeling, and also enlarging the number and variety of objects which may be made by hand with very few tools.

In some cases, it would only be necessary to direct the super-

abundant physical activities of the child into new channels, where the forces which have been incited and directed by impulse should be guided by well defined regulations to some definite aim, and some specific work which would be educative in its influence.

For girls, the introduction of sewing, and in some cities of cutting and fitting garments and of cooking, would afford a legitimate opportunity for the definite training of the eye and hand. In Boston, Philadelphia, New Haven, and some other places, the educative value of these exercises and their practical benefit have been demonstrated beyond a doubt.

At a recent gathering of men from different parts of the country, particularly interested in the education and improvement of the masses, the statement was made that "Industrial education ought to be introduced everywhere; for a large part of the child crime in cities lies in the fact that there is no proper opportunity for the working off of excessive animal energy." *

It is supposed that the exercises and lessons already mentioned may be introduced wherever desirable, with small outlay for tools or material.

If more elaborate tool work is to be undertaken and the exercises are to be continued until they embrace the technics of the mechanic arts, it may be well to remember that the more general the principles applied and the more universal their application and adaptation, the greater the educational benefit. The making of a bolt or pinion may cultivate the power of attention, and to some degree the judgment, and train the eye and muscles of the hand to definite action, but the construction of the machine to which the bolt or pinion belongs is a higher exercise of thought, and the application of scientific principles to plan a machine to accomplish a certain object is still more educative.

If it be admitted that Manual Training is educative and desirable, there are still difficulties to be encountered, and, in some places, serious obstacles to its introduction in all its completeness.

1. *The expense.*

While drawing, the study of science, sewing, and some other exercises, may be introduced, generally with little outlay, the preparing of shops and work rooms, fitting them up with machinery and tools, and providing superintendence must necessarily involve expense. The means necessary for founding and supporting these

* Meeting of Evangelical Alliance in Boston, December, 1889.

schools is sometimes provided by an individual, as at Cambridge, Mass., and at first, at Toledo, O.; sometimes by an association of persons, as at Chicago and Cleveland; and sometimes by the city, as at Baltimore, Boston, and Philadelphia, where the Manual Training schools are supported as any public school.

Another difficulty is indicated by the declaration frequently made, that there is no time for Manual Training. The studies and lessons now required, it is said, are enough for the students. At first there appears to be some weight in this objection. But in the places where Manual Training has been introduced, teachers say that the pupils who are occupied two or three hours a week under a competent instructor, with manual work, lose nothing in their intellectual training. They have as good lessons, maintain as high a standing in ordinary studies, and give evidence of educational progress quite equal to those who do not take manual work. But the best answer to this may be, that the question to be considered, is not what effect Manual Training has on other lessons, but what effect it has on the complete education of the child. If it secures a more symmetrical, whole-sided development of all the powers, even at the sacrifice of some verbal lessons, it may be wise to have it.

Manual Training has thus far been considered with reference to its educative influence. While its demand for a place in our public schools must be based chiefly on its power to secure a more symmetrical education, including mental and moral culture, there are many persons who believe that the economic results derived from it should not be overlooked.

It has been found that boys who come from schools where Manual Training has been well taught, make more skillful artisans, have a greater adaptability to any mechanical employment, a greater liking for work, and are better able to make themselves useful to society and earn a livelihood, than those who have not received such training. Girls who have had lessons in sewing and other domestic or manual work, become more thoughtful and capable of usefulness, and soon become desirous of making their homes more inviting.

The products of these manual exercises are also of positive value.

In the Chicago Manual Training School is a steam engine of eight-horse power, designed by the instructor in charge of the machine shop, but the drawings, the patterns, the moulding (not

casting), fitting and finishing were all done by the pupils of the school.

In Baltimore, the graduating class of 1887 built a large steam engine which has since been used for driving the machinery of the shops. The class of last year built a similar engine.

In Kings College, London, in the scientific department, the classes make the tools which they use and the machinery employed.

The value of the labor in some of the schools for Indians and colored youth amounts to tens of thousands of dollars annually.

It is believed by some thoughtful educators that Manual Training in the lower schools will be an important preparation for laboratory work in college, for surgery, and for all work which requires manipulation.

But the products of Manual Training and the skill it gives are of less importance than its educative influence.

Its moral effect upon the individual in cultivating habits of attention, accuracy, industry, neatness, and order; in training the perceptive faculties and the imagination; in correcting the judgment and developing the reasoning powers, has long been understood, but many persons believe that the moral effect upon society may be of more importance than the individual benefits derived from it.

It may help to answer some social questions; by elevating labor, encouraging a love of work and respect for the workman, it may help to solve the problem of capital and labor. By counteracting the effects of idleness, and reducing the evils of ignorance and extravagance, it may enable the workman to live more wisely, and in its influence upon the family and modes of domestic management, may increase the number of happy homes and broaden the effects of intelligence and morality upon society.

CATALOGUE

OF THE

NORMAL TRAINING SCHOOL, NEW BRITAIN.

TEACHERS.

CLARENCE F. CARROLL, *Principal,* - - - *Principles of Teaching; Writing.*	33 Hart.
RALPH G. HIBBARD, - - - - - *Elocution.*	Hillside Place.
CLARA W. MINGINS, - - - - - *Kindergartner; Theory and Training.*	447 Arch.
CARRIE A. LYLE, - - - - - *Model Schools; Theory and Training.*	100 West Main.
ELLOR E. CARLISLE, - - - - - *Geography; Arithmetic.*	36 South High.
M. GERTRUDE FENN, - - - - - *Drawing; Grammar.*	54 South High.
EMMA L. CARTWRIGHT, - - - - *Model Schools; Training.*	280 Arch.
JENNIE DARLINGTON, - - - - - *Model Schools; Methods; Training.*	23 Grove Hill.
LUCY C. CATLIN, - - - - - *Physical Training; Singing.*	72 Maple.
JULIA P. ROCKWELL, - - - - - *History; Grammar and English.*	100 West Main.
GEORGE P. PHENIX, - - - - - *Natural Science.*	20 Vine.
MARY E. GOODRICH, - - - - - *Assistant, History; Grammar.*	112 Chestnut.
CARRIE B. COPLEY, - - - - - *Assistant, Kindergarten.*	23 Park Place.
ALICE E. REYNOLDS, - - - - *Model School; Methods; Training.*	227 West Main.
ELIZABETH L. ALLYN, - - - - - *Assistant, Arithmetic; Geography.*	92 Grand.
MARTHA R. MANN, - - - - - *Physiology; Biology.*	29 Pearl.
RUTH A. HATCH, - - - - - *English; History.*	100 West Main.

ALICE M. HAYNES, - - - - - 519 Arch.
Model School; Training.

CHARLES A. KUNOU,
Manual Training; Workshop.

Janitor.

AMOS F. BRUMBAUM, - - - - - 81 Hart.

TEACHERS IN THE MODEL SCHOOLS AT BRISTOL.

BESSIE H. FLYNN, NELLIE T. SCRANTON,
GRACE E. RUSSELL, EDITH L. ALDRICH,
BERTHA M. ADAMS, JESSIE L. HUBBELL.

COURSE OF INSTRUCTION.

The course of instruction offered is organized in three sections:

THE NORMAL SCHOOL.
THE TRAINING OR MODEL SCHOOLS.
THE KINDERGARTEN.

These sections are not independent, but contribute in their several and appropriate spheres to "the training of teachers in the art of instructing and governing in the public schools of the State."

The Kindergarten also does a related but independent work in training Kindergartners. [See page 388.]

The course of instruction occupies two years. For those who find the work too difficult because of inadequate preparation or defective training a special course has been provided. This lengthens the course to five or more terms. No one can enter the training and practice department without furnishing satisfactory evidence of a thorough acquaintance with the subjects of the first year.

A certificate of graduation from a high school or the State teachers' certificate is evidence, though not conclusive evidence, that the holder has received an education sufficient to warrant a shorter course. No part of the training course can be omitted.

The common school studies, the English language and English literature, and elementary science are regarded as essential to intelligent teaching, and to these special attention is given. In all branches the topical method is chiefly pursued, and students are encouraged in independent investigation.

I. NORMAL SCHOOL.

TERMS OF ADMISSION.

A class is admitted at the beginning of each of the two terms into which the school year is divided. The terms of 1889–90 begin January 27, 1890, and September 2, 1890.

EXAMINATIONS. — All candidates for admission to the Entering Class are examined in the following subjects:

1. Spelling.
2. English Grammar.
3. Arithmetic.
4. Geography.
5. United States History.

THE REGULAR EXAMINATIONS FOR ADMISSION are held in different parts of the State in the months of *July* and *December*, and at the Normal School building on the first day of each term. These examinations are wholly in writing.

In the summer of 1890 examinations will be held in the following towns:

	New Haven,	
Hartford,	Meriden,	Stonington,
New Britain,	Waterbury,	Colchester,
Thompsonville,	Derby,	
		Rockville,
Bridgeport,	Winsted,	Stafford Springs,
South Norwalk,	New Milford,	Ellington,
Stamford,	Litchfield,	
Danbury,	Canaan,	Willimantic,
		Putnam,
Middletown,	Norwich,	Plainfield,
Essex,	New London,	

Dates and places of entrance examinations will be given upon application to the Principal.

ADVANCED STANDING. — All candidates for advanced standing are examined in the preparatory studies, and also in those studies already pursued by the class which they wish to enter.

CERTIFICATES OF GRADUATION FROM HIGH SCHOOLS IN THIS STATE, OR STATE TEACHERS' CERTIFICATES, are accepted in place of examination.

THREE YEARS' SUCCESSFUL EXPERIENCE IN TEACHING will also be accepted in place of examination. Those intending to enter under this provision should correspond with the Principal.

AGE. — No one under sixteen can be admitted to the entering class, nor to an advanced standing, without corresponding increase in age.

TESTIMONIALS. — Each candidate must bring satisfactory testimonials as to character and attainments from a school visitor of the town in which he or she resides.

INTENTION TO TEACH. — All candidates must sign a written declaration that their object in securing admission to the school is to become qualified to teach in public schools, and that they intend to engage in that employment in this State.

STUDIES.

FIRST TERM.

American Authors, two hours per week.
Arithmetic, four hours.
Language, four hours.
Chemistry, half term, four hours.
Physiology, half term, four hours.
Drawing, two hours.
Physical Training, two hours.
Physics, two hours.
Geometry, two hours.

SECOND TERM.

Arithmetic, half term, four hours.
English Authors, two hours.
Mathematical Geography, half term, four hours.
Language and Grammar, four hours.
History, four hours.
Chemistry and Physics, four hours.
Drawing, four hours.
Physical Training, four hours.

THIRD TERM.

Language, two hours.
English Authors, two hours.
Physics and Chemistry (Laboratory Work), four hours.
Geography, four hours.
Methods, four subjects, five hours.
Writing, half term, two hours.
Physical Training, four hours.
Drawing and Modeling, four hours.
Workshop, four hours.

FOURTH TERM.

English Authors, four hours.
Geology; Review of Experiments in Physics, two hours.
Biology and Zoölogy, four hours.
Principles of Teaching, four hours.
Practice and Criticism.

NOTES ON THE COURSE OF STUDY.

NATURAL SCIENCE.

FIRST TERM.

Chemistry. Experiments and recitations. Laboratory practice.

Physiology. Study of models of human organs, and recitations.

Work upon this subject will be directed toward the inculcation of principles of health. "How to take care of the body" will be the aim of the course. Recitations, demonstrations, and examinations will constitute the method. The topics for consideration will be such as: Care of the teeth. Process of breathing. Need of pure air. Use of food. Digestion. Useful food. Preparation of food. Deforming bones by unwise dressing and attitudes. Need of exercise. Proper exercise. Bathing. Sleep. Care of the eyes, etc.

Physics. Recitation and laboratory practice. Construction of apparatus in the workshop.

SECOND AND THIRD TERMS.

Physics and Chemistry. Laboratory practice.

FOURTH TERM.

Zoölogy and Geology. Lectures. Study of specimens.
Biology.
Construction of apparatus in the workshop.
Practice in giving science lessons and experiments in schools.

ARITHMETIC.

Objective instruction is given in connection with each subject, when this is practicable. Oral recitation follows in the form of simple problems, and abstract drill. This preliminary work enables the learner to perform with certainty complicated written problems.

The outline indicated above may be tabulated as follows:

1. Inspection and use of objects in deriving processes.
2. Oral concrete problems.
3. Abstract drill or repetition.
4. Interpretation of written questions containing two or more steps.
5. The mechanical performance of operations involved in problems.

Neither definitions, rules, nor formulas are made a part of daily recitation. They may be included in review after a subject is completed.

The instructors give their attention chiefly to such essential subjects as are connected with common business operations, viz., Fractions, Measures, and Percentage, with important applications, and applied Geometry. Class instruction is confined, principally, to elements. Precision and facility in dealing with simple oral questions prepare the learner for life, and insure intelligence and certainty in complex reasoning processes.

No text-book can supply the large number of graded, simple, practical questions that are implied in the repetition that all good teaching demands. The endless explanations that are found in text-books become unnecessary when processes are derived from intelligent practice.

A knowledge of principles is inseparable from such teaching. Hence the only service that a book can render in recitation work is to furnish problems that may be interpreted and occasionally worked out on the slate, *after* the real instruction has been given.

ENGLISH.

FIRST TERM.

Sentence making.

- Oral reproduction.
- Written statement.
  - Use of Capitals.
  - Punctuation.

Study of Words.

- (*a.*) Homonyms.
- (*b.*) Synonyms.
- (*c.*) Vocabulary lessons.

Letter-writing.

Reading of American Authors.

SECOND TERM.

Oral and written reproduction.

Study of words continued.

Parts of Speech.

- Their offices in the sentence.

The Phrase and the Clause.

- (*a.*) As a noun.
- (*b.*) As an adjective.
- (*c.*) As an adverb.

Reading of English Prose Writers.

Books of Reference.— Whitney's, Miklejohn's, Kerl's, and Swinton's Grammars; Welsh's *Essentials of English*, Chittenden's *Elements of English Composition*, Angus's *Hand-book of the English Tongue*, Hodgson's *Errors in English*, Southworth and Goddard's *Our Language.*

Notes.— The books of reference named are constantly used in the preparation of lessons. They take the place of a single text-book, the general outline of the work being given by the teacher.

The library is open for consultation at all hours, and students are expected to become familiar with such books as may be prescribed.

THIRD TERM.

Talks upon history and growth of language.

Study of words continued.

Writing.
Reproduction.
Description.

Reading of English Authors.

Books of Reference.— Trench's *On the Study of Words*, Skeat's *Etymological Dictionary*, Angus's *Hand-book of the English Tongue*, Earl's *Philology of the English Tongue*, Roget's *Thesaurus of English Words*, Crabb's *English Synonyms*, Smith's *Synonyms Discriminated.* A. S. Hill's, D. J. Hill's, Kellogg's, and Hart's *Rhetoric.*

FOURTH TERM.

Reading of English Authors.

The study of Grammar is confined chiefly to the uses of words, and expressions used as words. In every case the question is asked, What does a given word or expression *tell?*

Person, number, gender, and case; tense, voice, and mood are omitted as not being applicable to English words. The different tense or time forms, with other peculiarities, as for example the possessive forms, are treated under language exercises.

Little time is given to style, figures, etc. From the beginning, at least two hours per week are given to reading in class the best English authors. Careful daily training is given in oral and written restatement. The ability to speak or to write in brief, clear grammatical sentences is made the chief consideration. All written work is based on History, Science, and other regular daily exercises. Essays and formal parsing have no special place.

The study of our mother tongue in its common use, a wide acquaintance with the best authors, a large vocabulary, and ability to discrimi-

nate between words similar in form and meaning, make up a summary of the English work.

It should be added that in the reading of authors, students are required to select extracts that may be adapted to use in the school-room. They see literature lessons given to children of the lowest grades.

GEOGRAPHY.

The early instruction in Geography consists in giving ideas that can be used in the future systematic study of the subject. These ideas may be divided into two classes: 1st. Those that come from direct contact with nature. 2d. Those that come through the imagination, either by some logical process, or by means of information lessons.

The instruction of the first class, referred to above, begins with observation, construction, moulding, coloring, and drawing, and particularly with science lessons. The attempt is made to examine, and as far as possible to represent, familiar features and products in nature. The action of heat, gravitation, and chemical change, in the distribution of soil, water, and air, are carefully considered. These ideas are regarded as a geographical alphabet, by means of which the learner may gain information about the world at large.

Under the second head the pupil is introduced to the world through stories, and descriptions of peoples and places. The structure of two continents is thoroughly studied, for the purpose of interpreting the effect of physical conditions upon life, and hence upon the social and political history of man.

Except in making brief generalizations, no effort is made to study those continents, or parts of continents, with the present social history of whose people we are not familiar.

The subject affords an opportunity to cultivate the reasoning powers. Cause and effect are everywhere considered.

It is the purpose of the teacher to stimulate inquiry relating to the properties and conditions of matter; the forces of nature and the changes that they produce affecting the life and progress of man; such information as may enable the learner to enter into the current thought and life of the world, and, finally, to establish such associations and awaken such interest in the study of the social, commercial, and historical life of leading cities and countries, that little formal effort in memorizing locations will be required.

This outline indicates the range and direction of the work done, both in the normal and practice departments.

Books of Reference. — Geikie's *Physical Geography*, Huxley's *Physiography*, Ritter's *Comparative Geography*, Parker's *How to Teach Geography*, Frye's *Child in Nature*, King's *Methods and Aids in Teaching Geography*.

PHYSICAL GEOGRAPHY.

The following are the main topics considered:

I. The atmosphere.
II. Dew. Fogs.
III. Winds.
IV. Rainfall.
V. Land and water lessons.
VI. Action of running water.
  a. Disintegration of rocks. Formation of soil.
  b. Pebbles. Sand. Mud.
  c. River terraces.
  d. Deltas.
VII. Ocean currents.
VIII. Continental similarities.

Oxidation, the laws of gravitation, and the action of heat, are introduced to explain the distribution of soil and the movements of air and ocean currents.

HISTORY.

Class instruction is confined, for the most part, to a consideration of topics relating to government, trade, social and religious customs, etc. These subjects are treated inductively, and follow no chronological order.

In the development of these topics, illustration is sought from the history of other nations and times than our own. Students are expected to read the facts of United States history for themselves. Once or twice each week, the teacher and the class read together accounts of some of the more important and interesting epochs of our history. This reading is a means of information, but from any other standpoint is regarded as of secondary importance.

Time is given to a study of the lives of our leading statesmen, of the great truths that they represent, and of the distinguished services that they rendered. Such a treatment of biography affords a profitable study of character, awakens a vivid interest in all great political questions, and naturally associates important events in such a way that they are easily retained in the mind.

Free use is made, in reference, of cyclopedias, biographies, historical novels, histories, and other sources of information.

Students are led to form habits of independent investigation.

WRITING.

In the third term pupils are instructed in writing. The letters are classified and a few forms are taught as representing many forms.

Accuracy in form work is secured, and a beginning is made in movement. Rapidity can be attained by continuing the movement exercises that are given.

ART COURSE.

Instruction is given in geometrical and freehand drawing during the entire course. Pupils are expected to illustrate readily upon the black-board in teaching Reading, Geography, History, and Natural Science.

Modeling in clay and coloring have been made a part of the required work of the course.

DRAWING.

First Term. Work from the cube, as a convenient representative of solid bodies contained by straight lines. The leading, simple rules for the perspective of the straight line are brought to the notice of the pupils in practice, before anything is known of it as a theory. The principles thus found are applied to common objects made up of straight lines.

PERSPECTIVE OF THE CURVE.

Experimental work with the circle and with the cylinders. Principles applied to objects made up of curved lines, or of a combination of curved and straight lines.

Second Term. Review of the first term's work, with introduction of "light and shade"; special attention given to securing good execution in shading with the lead pencil.

Third Term. Rapid black-board sketching. Object: to prepare students to illustrate readily on the black-board in teaching reading, geography, history, natural science, etc.

Fourth Term. General work from casts and from objects, using charcoal or crayons as the medium.

The aim in the above course is, not to teach drawing as an accomplishment, or as an art, but to enable the students to draw common objects around them. Little time is given to the principles of design, yet pupils are expected to be able to conventionalize from the natural form. They are also required to familiarize themselves with working-drawings.

COLORING.

An elementary course in water-colors supplements the work in drawing. Color is used in many primary schools, not only for the power it has to awaken interest, and to brighten the school life of the child, but for the broader training it gives to hand and eye. The course in the normal department seeks to prepare the pupils to thus teach color.

Acting on the belief that form and model making should precede drawing, the students are trained in cutting and making various paper forms. Also a course of one and one-half years in clay modeling has

been introduced. One term is given to work from solids and natural forms; the remainder of the time to work in bas-relief, from casts, etc.

An average of two hours a week is given to the art work.

ELOCUTION.

The course of study in Elocution embraces systematic work in Mechanical, Intellectual, and Emotional Expression.

The work of the Entering Class is devoted chiefly to the correction of bad habits in Position, Breathing, Articulation, Pronunciation, and Quality of Voice.

The Middle Class are given practical exercises in Reading in great variety, embracing analysis of Thought and the best means of Emphasis.

The course is completed in the Junior year by a series of Lectures and illustrative examples upon the best methods of teaching Reading particularly adapted to the needs of common schools. The subjects are:

Vocal Gymnastics,	Cadence,
Articulation,	Force,
Pronunciation,	Stress,
Quality of Voice,	Time,
Pitch,	Emphasis.
Melody,	

In this Department the work is designed to develop the best personal characteristics of each pupil, and so far as possible to give the graduates of this Institution the power to teach vocal expression from a knowledge of its elements and by means of a good example.

SINGING.

The course in singing prepares all to teach this branch.

II. MODEL SCHOOLS.

The model schools organized under section 5 of the law, given on page 93, comprehend six schools (including the Kindergarten) in New Britain, and five schools in Bristol. The number of children connected with the schools in New Britain is 272, and the number in Bristol is 404.

TRAINING COURSE.

The work of the training department occupies the last year of the course:

(*a.*) First five months, preparation.

(*b.*) Second five months, practice in the model schools.

The order of work is as follows:

1. Model lessons to children, illustrating methods.
2. Observation by the students of these lessons and of the regular exercises and lessons of the model schools.
3. Notes of observation and outlines of lessons, to be used in practice work (whole year).
4. Trial lessons in model schools.
5. Teaching in model schools (five months).
6. Criticisms by the teachers and discussions by the students.
7. Principles of teaching and applied Psychology (whole year).

FIRST FIVE MONTHS.

The essentials of the common school subjects are discussed, and illustrative lessons are given in the practice schools. The end to be secured in each study is stated, methods are suggested, and the principles involved are considered at length.

These methods emphasize the importance, (1) of making the subject real by objective and illustrative teaching; (2) of repeating these impressions by means of concrete questions and problems; (3) of considering questions of cause and effect, when this is possible; (4) of a restatement of the subject-matter of all lessons by the children to whom they are given.

It is of the first importance that students learn, by long practice, to prepare lessons that are to be given to others. They are required to furnish from independent reading and investigation, graded problems and information relating to the leading topic of a given lesson. They are never permitted to use a text-book in teaching a class of children.

Such habits of preparation practically prevent servile or harmful imitation, insure the growth of the teacher, and render the work of teaching stimulating and enjoyable.

The proper use of a text-book is shown. It is urged that a text-book may be used as a reading or exercise book, after a subject or point has been thoroughly taught. Since no book can furnish means, either for illustration or repetition, suitable or sufficient for a given recitation, any other use of such a book hinders good teaching.

In this term students complete their work of preparation and must attain excellence in the technical subjects named on p. 376.

LAST FIVE MONTHS.

Practice.

Occasional criticisms are made by the teacher in charge, in the presence of the entire class, upon the teaching of one of their own number. Private criticisms and suggestions are offered at the close of each day. No work is considered successful if it does not secure the

willing attention of every child during the entire period of recitation, and cultivate the power to *think* and to *express thought.*

Seven model schools, including the Kindergarten, have been opened at the Central school, and five schools outside of New Britain are connected with this department. These schools are taught by teachers specially qualified for this particular work.

In addition to the five months of preliminary observation and training, each student teaches, acting as assistant to the teacher in charge, for periods of from two to four weeks. Each graduate has had about five months of actual experience under skilled teachers.

From the beginning, students are made responsible for the board work and other occupations of the children, and become familiar with the details of school organization.

PRINCIPLES AND THEORY.

Observation and practice are made the basis of all theoretical instruction. Such parts of Psychology as are most readily applied in the school-room are carefully considered in their relation to the principles of teaching.

Among the topics selected are attention, perception, association, the feelings, will-power, and habit.

The history of prominent teachers of the last three centuries is read in connection with the familiar principles they have enunciated.

School management and organization are given a prominent place.

Common School Education, by Currie, Fitch's *Lectures on Teaching*, *Browning's Theories*, Sully's *Hand-book of Psychology*, and Carpenter's *Physiological Psychology* are among the books used in this department.

The instruction in the Normal school and the model schools is coördinated and proceeds on the same lines. Every student sees lessons given to children from the very first, and at the proper time is tested by actual teaching.

Every teacher in the Normal department must take a course in the model schools, and must, when fully employed, be able and willing to teach in both departments.

Special subjects.— In connection with the model schools, the following subjects are taught, both to the students and to the children of the model schools :

Singing.
Drawing and coloring.
Modeling.
Physical Training.
Manual work and sewing.
Natural Science.
Literature.

Each of these branches has definite value in elementary education.

III. THE KINDERGARTEN.

The members of the Junior and Senior classes in the Normal School observe in the Kindergarten. The Kindergartner gives this class a careful statement of the principles and theory involved, and instructs in the occupations relating to primary work.

SPECIAL TRAINING COURSE — TERMS OF ADMISSION.

Classes are admitted at the beginning of each term [see page 377].

The course cannot be completed in less than a year and a half. Those who take the primary training course remain another term, making at least two years.

The number in each class cannot exceed ten.

REQUIREMENTS. — Candidates must pass a satisfactory examination in Penmanship, Spelling, Arithmetic, and English.

EXAMINATIONS will be held at same times and places as for entrance to Normal School [see page 377].

AGE. — No one under seventeen years of age can be admitted.

TESTIMONIALS. — Each candidate must bring satisfactory testimonials as to character and must show fitness for this special work.

EXPENSE. — Fifteen dollars covers the cost of material.

DIPLOMA. — A special diploma is awarded.

I. The first term is spent in observation in the Kindergarten and in study of two or more of the special subjects named on page 389.

In the second and third terms each student teaches. The special subjects are continued.

Every student in this department must thoroughly understand and be able to practice the Frœbel System.

II. *Theory.* — The order and manner of the development of children through Kindergarten instruction is fully brought out in lectures.

Lectures are also given on many related topics, among which are —

1. Conditions indispensable to a good Kindergarten.
   - *a.* Freedom.
   - *b.* Habits of work.
   - *c.* Interest in surroundings.
   - *d.* Politeness.
   - *e.* Love of truth and beauty.
   - *f.* Reverence for the Creator.
2. Psychology.
3. Pedagogy.
4. History of Education.

III. *Special Subjects.*

1. Biology.
2. Botany.
3. Physics.
4. Chemistry.
5. Freehand Drawing.
6. Modeling.
7. Coloring.
8. Inventional Geometry.
9. Manual Work.
10. Gymnastics.
11. Singing.
12. Literature.
13. Penmanship.

Below will be found an estimate of the minimum time required in this department.

I.	Observation and practice, per week,	15	hours.
II.	Occupations, in class, "	3	"
	Study, "	7	"
III.	Gifts, in class, "	3	"
	Study, "	8	"
IV.	Theory, in class, "	2	"
	Reading. "	2	"
V.	Special subjects, in class, "	5	"
	Reading, "	2	"

GYMNASIUM.

The gymnasium is furnished with the most approved apparatus. A special teacher is employed. Classes devote one period each day to physical training. In addition to class exercises, work adapted to individual needs is given to each student. A careful record is made of the effect of this training in the case of each student.

The Del Sarte system will be taught in connection with the system described above.

MANUAL TRAINING.

The workshop is large and well equipped.

The Junior and Senior classes give an hour each day to making apparatus. They supply themselves with a considerable number of pieces which they can use in teaching elementary science. They also gain a knowledge of material and its uses.

Scholars of the model schools are also instructed in the use of tools, and practice regularly in the workshop.

THE LIBRARY.

The library now contains 4,500 miscellaneous books and 500 text-books.

A card catalogue, classifying by topics, has been completed.

Students are trained to use the library. Most lessons assigned are topical, and must be studied by using references given by instructors.

The reading-table is supplied with magazines, educational journals, miscellaneous papers, and daily newspapers.

SPECIAL COURSES.

A limited number of special students may receive instruction in Natural Science and in Physical Training, provided they declare their intention to teach in Connecticut.

Graduates of the school will be competent to give elementary instruction in these subjects, but no special diploma will, at present, be awarded.

TERMS AND VACATIONS.

There are in the year two terms of twenty weeks each. The first term begins about the first of September and ends in the following January. The second term begins on the Monday following the close of the first term and continues until the last of June. There are recesses at Thanksgiving and Christmas in the first term, and a spring recess in April.

For terms and recesses in 1889–90 see the Calendar on page 400.

EXPENSES.

The advantages of the school are offered free to all who declare their intention to teach in the common schools of this State.

Necessary text-books are provided without charge. Pupils are advised to purchase a few reference books.

In the senior term there may be a slight additional expense in going to and from the practice schools outside of New Britain.

A small charge is made for periodicals, stationery, magazines, incidentals, and graduating expenses. All the expenditures referred to above amount to about twenty-five dollars.

The average cost of board and washing is about $4.25 per week. The total average cost per pupil, not including amount paid for clothing and traveling expenses, is thus less than $200 per year.

Many do their own housework and reduce the expenses of board to one-half or two-thirds the sum named above.

Comfortable rooms and good board can be secured after the students arrive at New Britain. At the beginning of the term the Principal will always be found at the Normal School building, and will assist newcomers in finding boarding places.

VISITORS.

All departments are open to visitors interested in education. Teachers from schools of the State are especially welcome.

GRADUATION.

The diploma is awarded to those who attain the required standard of scholarship in every prescribed subject and exhibit a fair degree of skill in teaching and governing children and pass the State Examination.

There are no formal graduation exercises. Candidates are excused when they have satisfied the requirements of the different departments. Diplomas are presented at the close of the summer term only.

GRADUATES.

The Normal School cannot supply the demand for trained teachers. Many towns and districts in the State employ only trained teachers, so far as this is possible.

Of three hundred who have graduated since September, 1883, about two hundred and seventy-five are at present teaching. None of these graduates have ever left teaching to enter other occupations.

There is ample encouragement for college graduates and others of liberal education to prepare themselves for teaching by a course in the Training School.

SENIOR CLASS.

Allyn, Grace M.	*Hebron.*	
Backus, May J.	*New Haven.*	
Beard, Flora	*Huntington.*	23 Cedar.
Beers, Jennie F.	*Newtown.*	153 Arch.
Cody, Lillian M.	*Hartford.*	
Doyle, Julia H.	*Windsor Locks.*	93 Hartford Ave.
Fahey, Sarah H.	*Windsor Locks.*	
Finley, Lettie I.	*Highland Park.*	27 Kelsey.
Furey, Elizabeth M.	*Cheshire.*	
Greene, Mary E.	*Westminster.*	35 Hawkins.
Harper, Mary E.	*Windsor Locks.*	
Jacobs, Nellie T.	*Hartford.*	
Kinney, Ellen L.	*Putnam.*	15 Prospect.
Latham, Florence E.	*Gale's Ferry.*	41 Grand.
Miller, Hattie D.	*Bloomfield.*	48 Camp.
Parker, Emily J.	*New Britain.*	
Pratt, Lucy B.	*South Glastonbury.*	20 Pearl.
Schaefer, Anna E.	*Windsor Locks.*	
Smith, Emily	*Glenbrook.*	
Sperry, Eliza T.	*Bolton.*	
Thayer, Effie J. W.	*Williamsburg, Mass.*	153 Arch.
Weed, Lina H.	*Forestville.*	
		22
	Kindergarten,	5
	Total,	27

JUNIOR CLASS.

Adams, Mary M.	*Wethersfield.*	
Allen, Mary E.	*Norwalk.*	88 Grove Hill.
Arnold, Edith M.	*Manchester Green.*	16 Chestnut.
Averill, Clara	*Watertown.*	16 Chestnut.

Barber, Jessie	*Elmwood.*	
Bassett, Lottie B.	*New Britain.*	89 Camp.
Beebe, Lina H.	*East Hampton*	76 West Main.
Bell, Minnie M.	*South Norwalk.*	88 Grove Hill.
Bracken, Augusta F.	*Norwalk.*	128 Curtiss.
Broughel, Annie	*Hartford.*	
Bulkley, Christina S. V.	*Winthrop.*	
Bunnell, Maude A.	*Forestville.*	
Campbell, Annie B.	*West Suffield.*	48 Camp.
Carroll, Nellie E.	*Waterbury.*	
Cashman, Nellie M.	*Kensington.*	
Caswell, Mary E.	*Bloomfield.*	36 South High.
Comstock, Cornelia A.	*Meriden.*	
Coyle, Mary J.	*Waterbury.*	
Davenport, Kate I.	*Broad Brook.*	48 Camp.
Davis, Clara G.	*Guilford.*	
Dowd, Grace E.	*Winsted.*	
Dowling, Jennie R.	*Middletown.*	121 Washington.
Felt, Annie S.	*New Britain.*	15 Prospect.
Forbes, Ellen A.	*Meriden.*	
Foster, Mary E.	*Meriden.*	
Foster, Edith C.	*Hartford.*	
Gilmore, Jessie C.	*New Haven.*	84 Church.
Gridley, Maude L.	*Southington.*	17 Hawkins
Griswold, Fannie H.	*New Britain.*	210 Main.
Guilfoil, Kate E.	*Hartford.*	
Hawley, Harritte B.	*Riverton.*	30 Griswold.
Hickox, Eva A.	*Durham.*	161 Washington.
Hogan, Nellie M.	*Hartford.*	
Holmes, Alice D.	*West Avon.*	
Huntley, Flora M.	*Essex.*	20 Pearl.
Keiler, Catharine	*East Hartford.*	
Kelley, Lizzie C.	*Deep River.*	58 Beaver.
Kinney, Emma J.	*Putnam.*	15 Prospect.
Lange, Emily J.	*Meriden.*	
Leeson, Nettie C.	*Darien.*	53 South High.
Leppens, Minnie I.	*Hartford.*	
Longdon, Mary E.	*Hartford.*	
Loomis, Herbert N.	*Liberty Hill.*	39 North Stanley.
Lyon, Mary B.	*New Haven.*	
Mack, Lucy L.	*Watertown.*	91 South Main.
Matthews, Carrie W.	*Bristol.*	40 Grand.
Miller, Sarah B.	*Middlefield.*	
Mills, Fannie E.	*Thompson.*	69 Walnut.
Minor, May E.	*Plymouth.*	44 Walnut.
Morehouse, Helen B.	*Darien.*	53 South High.
Murphy, Bessie V.	*Middletown.*	
Norton, Lottie I.	*Guilford.*	Corner Camp and Grand.

Nelson, Josephine W.	*Stamford.*	48 Camp.
Newton, Rosilla R.	*Middletown.*	161 Washington.
Parmalee, Mary L.	*Meriden.*	
Peck, Jennie M.	*East Haddam.*	20 Pearl.
Powell, Katherine L.	*Amherst, Mass.*	88 Grove Hill.
Roberts, Helen M.	*Wethersfield.*	
Root, Minnie M.	*Wethersfield.*	48 Camp.
Rowden, Annie E.	*Wallingford.*	
Russell, Annie	*Waterbury.*	191 Lake.
Ryan, Kate C.	*Bristol.*	
Sanford, Leah G.	*Litchfield.*	23 Cedar.
Seery, Katherine T.	*Waterbury.*	
Simonson, Jessie	*New Britain.*	48 Camp.
Skeele, Clara R.	*Waltham, Mass.*	72 Maple.
Small, Nellie M.	*North Truro, Mass.*	280 Arch.
Smith, Minnie H. I.	*Orange.*	69 Walnut.
Snow, Eliza C.	*Meriden.*	
Stanley, Grace W.	*South Coventry.*	161 Washington.
Stannard, Ella F.	*Westbrook.*	161 Washington.
Sterne, Minnie	*Hartford.*	
Story, Ida L.	*New Haven.*	
Tate, Rebecca L.	*Windsor Locks.*	
Tennant, Mary D.	*Waterbury.*	
Thompson, Lizzie M.	*Broad Brook.*	43 Walnut.
Utley, Annie M.	*Willimantic.*	41 Grand.
Vallette, Bertha K.	*Hanover.*	94 Maple.
Vivian, Mary V.	*Southington.*	35 Hawkins.
Walker, Effie G.	*South Hadley Falls, Mass.*	
Watrous, Lillian M.	*Ansonia.*	69 Walnut.
Wellington, Olive M.	*Durham Center.*	383 Arch.
Wilcox, Marion	*Middlefield.*	161 Washington.
Wilcox, Nellie M.	*Higganum.*	23 Cedar.

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MIDDLE CLASS.

Adams, Alice M.	*South Wethersfield.*	
Ahern, Alice J.	*Hartford.*	
Alvord, Emma D.	*East Hampton.*	
Bannell, Bertha J.	*North Haven.*	
Bagley, Julia A.	*Kensington.*	44 Walnut.
Barber, Mary E.	*West Torrington.*	23 Cedar.
Beckwith, Ada L.	*Willimantic.*	48 Camp.
Beeman, Ella	*Carbondale, Pa.*	90 South Main.
Bowe, Margaret E.	*New Britain.*	464 West Main.
Brannan, S. Louise	*West Hartford.*	83 East Main.
Brooks, Lucy E.	*Middletown.*	
Brown, Ine E.	*Wallingford.*	

Bryan, Charlotte P.	*Rowayton.*	97 Hart.
Burns, Maude A.	*Milford.*	161 Washington.
Chase, Lena V.	*Terryville.*	
Clark, Emily M.	*Columbia.*	84 South Main.
Denison, Jessie K.	*Hartford.*	
Doolittle, Etta	*Meriden.*	
Dyson, Sarah H.	*New Britain.*	Sand Bank near So. Main.
Eastwood, Charlotte H.	*Ellington.*	319 Main.
Ericsson, Jennie A.	*Cos Cob.*	519 Arch.
Fraher, Kittie E.	*Ansonia.*	81 Chestnut.
Gorman, Mary C.	*New Britain.*	111 Burritt.
Guinan, Mary E.	*Hartford.*	
Haäse, Annie K.	*Terryville.*	
Hayes, Annie P.	*Meriden.*	
Helion, Margaret T.	*Hartford.*	
Holbrook, Mary C.	*Norwich.*	20 Pearl.
Joy, Nellie T.	*Torrington.*	93 Lafayette.
Joyce, Lena P.	*Montville.*	199 Chestnut.
Kennelly, Clara D.	*Hartford.*	
Lester, Mabel E.	*East Hartford.*	
Lewis, Florence D.	*Bakersville.*	42 Park Place.
Lewis, Harrieta	*Meriden.*	
Lewis, Mary R.	*Gildersleeve.*	
Litchfield, Mattie T.	*Wethersfield.*	
Loomis, Clara E.	*South Manchester.*	65 South High.
Lovett, Annie L.	*Westminster.*	35 Hawkins.
Lyon, Jessie H.	*Darien.*	97 Hart.
Maloney, Elizabeth I.	*New Britain.*	213 Burritt.
Marshall, Eva L.	*East Hartford.*	
Miller, Emma J.	*Meriden.*	
Morrell, Laura A.	*Stamford.*	48 Camp.
Munson, Lena M.	*Northfield.*	36 Seymour.
Parsons, Agnes D.	*New Britain.*	46 Camp.
Pasco, Meda L.	*East Berlin.*	
Pinney, Margaret F.	*Bloomfield.*	35 Hawkins.
Porter, Lucy E.	*New Britain.*	390 West Main.
Rising, Margaret L.	*West Suffield.*	35 Hawkins.
Ryan, Nellie S.	*Hartford.*	
Sielkie, Teresa	*Meriden.*	
Scofield, A. Louise	*Stamford.*	48 Camp.
*Smart, Janey E.	*Broad Brook.*	48 Camp.
Stillman, Florence A.	*Middletown.*	
Stowell, Amy E.	*Meriden.*	
Strong, Hattie V.	*Meriden.*	
Valette, H. Alberta	*Norwich.*	94 Maple.
Valette, Alice T.	*Hanover.*	94 Maple.
Welles, Maude L.	*Meriden.*	

* Died Sept., 1889.

Wheeler, Katie E.	*Broad Brook.*	49 Winthrop.
White, Mary E.	*Wethersfield.*	
Whitman, Pet M.	*Bristol.*	
Woolsey, Alice A.	*Milford.*	34 Pearl.
Worthington, Carrie B.	*Portland.*	

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ENTERING CLASS.

Abbott, Alvaretta P.	*Milford.*	41 Grand.
Alexander, Flora E.	*East Windsor Hill.*	35 Hawkins.
Atwood, Mary C.	*Watertown.*	149 Washington.
Begley, Maggie E.	*New Britain.*	422 Main.
Bennett, Annie	*Salisbury.*	191 Lake.
Blackmer, Jennie	*Suffield.*	
Brannan, S. Louise	*West Hartford.*	83 East Main.
Brown, Agnes	*Windsor Locks.*	
Brown, Alice I.	*Campville.*	44 Walnut.
Brown, E. Ine	*Wallingford.*	
Brown, L. Minnie	*Washington.*	44 Walnut.
Bryan, Charlotte P.	*Rowayton.*	97 Hart.
Cadwell, Kittie H.	*Bloomfield.*	35 Hawkins.
Camp, Julia E.	*Danbury.*	73 Prospect.
Case, Alice L.	*North Canton.*	53 South Main.
Chase, Lena V.	*Terryville.*	
Clark, Elizabeth D.	*Waterbury.*	
Clavin, Margaret I.	*Norwalk.*	213 Burritt.
Conner, Ella	*Broad Brook.*	51 Franklin.
Corbin, Minnie B.	*New Britain.*	103 Camp.
Dailey, Henrietta	*New Haven.*	
Dalzell, Martha A.	*Bristol.*	
Dutting, Frances E.	*Middletown.*	11 Gilbert.
Ericson, Anna E.	*Ridgefield.*	170 Chestnut.
Ericsson, Jennie A.	*Cos Cob.*	519 Arch.
Flynn, Mary G.	*Hartford.*	
Flynn, Nellie M.	*East Hartford.*	
Forbes, Ellen A.	*Meriden.*	
Foster, Edith C.	*Hartford.*	
Fox, Grace E.	*Hockanum.*	11 Chestnut.
Francis, M. Addie	*Newington.*	
Gallagher, Mary J.	*West Hartford.*	14 Lafayette.
Gard, F. Ione	*Meriden.*	519 Arch.
Gillard, Jennie M.	*Middletown.*	
Gilligan, Elizabeth F.	*West Suffield.*	41 Grand.
Gridley, Edith M.	*Southington.*	17 Hawkins.
Gridley, Maud L.	*Southington.*	17 Hawkins.
Griffin, Lemuel R.	*Granby.*	39 North Stanley.
Guinan, Mary E.	*Hartford.*	
Haäse, Annie K.	*Terryville.*	

Haggerty, Dora J.	*Cromwell.*	
Hale, Emma J.	*South Manchester.*	
Hanna, Leonora S.	*New Britain.*	37 Camp.
Hawkins, Alice S.	*Hartford.*	
Hopkins, Gertrude A.	*Torrington.*	
Hubbard, Eleanor A.	*Berlin.*	
Hubbard, Isabella K.	*Cobalt.*	88 Prospect.
Johnson, Lillian C.	*Pequabuck.*	
Joy, Nellie T.	*Torrington.*	93 Lafayette.
Leonard, Hattie R.	*Durham.*	131 Winthrop.
Little, Edith	*Cheshire.*	69 Walnut.
Long, Mamie A.	*Farmington.*	317 Elm.
Lyon, Jessie H.	*Darien.*	97 Hart.
Lyon, Mary T.	*Port Chester.*	cor. Grand and Camp.
Mainwaring, May	*New York City.*	30 Griswold.
Maloy, Rose A.	*Hartford.*	
Marihugh, Catherine E.	*North Haven.*	
Marshall, Bertha L.	*Winsted.*	166 Park.
Marshall, Eva L.	*East Hartford.*	
Marvin, Joseph E.	*Westport.*	39 North Stanley.
McGrath, Sarah	*Windsor Locks.*	
Miller, Sarah I.	*Georgetown.*	cor. Camp.
Morrell, Laura A.	*Stamford.*	48 Camp.
Moseley, Georgia M.	*Hartford.*	
Mulcahy, B.	*Hartford.*	
Munson, Lena M.	*Northfield.*	36 Seymour.
Murphy, Bessie V.	*Middletown.*	
Neelans, R. Isabel	*Enfield.*	
Nelson, Josephine W.	*Stamford.*	48 Camp.
Nelson, Mary E.	*Broad Brook.*	23 Cedar.
Newton, Rosella R.	*Middletown.*	161 Washington.
Nichols, Clara	*Woodbury.*	36 South High.
Oviatt, Annie M.	*West Hartford.*	35 Hawkins.
Parmalee, Mary L.	*Meriden.*	
Parsons, Agnes D.	*New Britain.*	46 Camp.
Peck, George Anna E.	*Ansonia.*	23 Cedar.
Quigg, Mary B.	*New Canaan.*	97 Hart.
Quilter, Rose I.	*New Hartford.*	
Rider, Mettie S.	*Seymour.*	12 Hawkins.
Ryan, Nellie S.	*Hartford.*	
Scofield, Annie L.	*Stamford.*	48 Camp.
Selleck, Elizabeth O.	*Salisbury.*	12 Hawkins
Sellew, Edith M.	*Hartford.*	
Skinner, Charlotte E.	*Rockville.*	
Smith, Bessie H.	*Wethersfield.*	
Stevens, Louise D.	*Newington Junction.*	
Stillman, Florence A.	*Middletown.*	
Strong, Jennie D.	*Manchester.*	

Thompson, Frances M.	*Avon.*	21 Hart.
Thompson, Julia E.	*New Haven.*	36 South High.
Toohey, Margaret T.	*New Britain.*	
Tracy, Anna G.	*Hartford.*	
Tucker, A. Rosilla	*Middletown.*	153 Arch.
Vallette, Alice T.	*Hanover.*	94 Maple.
Vivian, Mary V.	*Southington.*	35 Hawkins.
Walsh, Mamie C.	*Waterbury.*	
Washburn, Clara M.	*Windsor Locks.*	
Washburn, Ella A.	*Hartford.*	
Webster, Hattie C.	*Berlin.*	1 Bassett.
Wells, Emily H.	*Wethersfield.*	121 West Main.
Welles, Maud L.	*Meriden.*	
Wheeler, Jessie M.	*Plymouth.*	24 Hawkins.
Whitney, Honora C.	*Hartford.*	
Willey, Fannie A.	*Broad Brook.*	48 Camp.
Wilson, Lavinia J.	*South Salem, N. Y.*	91 South Main.
Woolsey, Alice A.	*Milford.*	34 Pearl.

106
Kindergartners, 11

Total, 117

KINDERGARTEN DEPARTMENT.

SENIOR CLASS.

Banks, Jennie M.	*Southport.*	12 Hawkins.
Miller, Francis P.	*Middletown.*	
Pierce, Florence J.	*Farmington.*	23 Cedar.
Rockwell, Elizabeth	*New Britain.*	100 West Main.
Von Wettburg, Leah L.	*Hartford.*	

Total, 5.

ENTERING CLASS.

Barry, Mary J.	*Hartford.*	12 Hawkins.
Bowen, A. Etta	*Eastford.*	124 Washington.
Burnham, Isabelle G.	*Winsted.*	153 Arch.
Butler, Kate L.	*West Hartford.*	30 Griswold.
Hutchinson, Kittie W.	*Essex.*	20 Pearl.
Minor, Georgianna	*Middletown.*	
Spaulding, Clara E.	*New Britain.*	86 Elm.
Staniforth, Maria	*Lakeville.*	375 Park.
Viets, Emma H.	*New Britain.*	447 Arch.
Wilson, Anne B.	*Windsor.*	
Wilson, Janet R.	*Unionville.*	44 Walnut.

Total, 11.

PRIMARY TRAINING.

SENIOR CLASS.

Banks, Jennie	*Southport.*	12 Hawkins.
Miller, Frances P.	*Middletown.*	
Rockwell, Elizabeth	*New Britain.*	100 West Main.

Total, 3.

PHYSICAL TRAINING.

Greene, Mary E.	*Westminster.*	35 Hawkins.
Utley, Annie M.	*Willimantic.*	41 Grand.

Total, 2.

SUMMARY FOR THE YEAR.

January, 1889.	Graduates Normal Department,	18	
June, 1889.	" " "	53	
" "	" Kindergarten Department,	6	
" "	" Primary Training,	(2)	
			77
Senior Class.	Normal Department,	22	
" "	Kindergarten Department,	5	
" "	Primary Training,	(3)	
" "	Physical "	(2)	
			27
Junior Class.	Normal Department,	76	
" "	Advanced from Entering Class,	(8)	
			76
Middle Class.	Normal Department,	45	
" "	Advanced from Entering Class,	(19)	
			45
Entering Class.	Normal Department,	106	
" "	Kindergarten Department,	11	
			117
	Total, different names,		342
In two different departments at different times,			7
			349
	Model Schools,		272
	Total,		621

CALENDAR.

1889.		
3 Sept.	Tuesday morning	Fall and Winter Term begins.
10 Sept.	Tuesday	Model Schools open.
27 Nov.	Wednesday (noon)	Thanksgiving recess begins.
2 Dec.	Monday (noon)	Thanksgiving recess ends.
24 Dec.	Tuesday (noon)	Christmas recess begins.
23–28 Dec.		Entrance Examinations in all the counties of the State.
1890.		
6 Jan.	Monday (noon)	Christmas recess ends.
24 Jan.	Friday	Fall and Winter Term ends.
27 Jan.	Monday	Spring and Summer Term begins.
27 Jan.	Monday	Entrance Examination at Normal School building.
5 April	Saturday	Spring recess begins.
14 April	Monday (noon)	Spring recess ends.
27 June	Friday	Spring and Summer Term ends.
27 June	Friday	Graduating Exercises.
28 June	Saturday	Entrance Examination at Normal School building.
July		Entrance Examinations in all parts of the State.

Summer Vacation of Ten Weeks.

1 Sept.	Monday	Entrance Examination at Normal School Building.
2 Sept.	Tuesday morning	Fall and Winter Term begins.
24 Dec.	Wednesday noon	Christmas recess begins.
24–31 Dec.		Entrance examinations in all parts of the State.

LIST OF GRADUATES, 1883–1889.

January, 1884.

Name.	P. O. Address.	Name.	P. O. Address.
Bates, Effie C.,	*New Britain.*	Nash, Marion H.,	*Ridgefield.*
Booth, Mary A.,	*New Britain.*	Pratt, Edwina M.,	*Essex.*
Daniels, Ida L.,	*Hartford.*	Roll, Annie B.,	*Hartford.*
Granville, Nella R.,	*Milford.*	Satterlee, Ellen S.,	*Ledyard.*
Hoffman, M. Eliz.,	*New Britain.*	Sherlock, Alice L.,	*Hartford.*
Judson, Maria,	*Stratford.*	Way, Edith G.,	*Bristol.*
Lewis, Lina N.,	*Southington.*	Wingood, Alice M.,	*Guilford.*

June, 1884.

Name.	P. O. Address.	Name.	P. O. Address.
Bunnell, Alice L.,	*Hartford.*	Pardee, Emma E.,	*New Haven.*
Clark, Belle M.,	*Meriden.*	Rhaum, Annie L.,	*Windsor.*
Finley, Mary A.,	*Manchester.*	Ruggles, Henrietta,	*Brookfield.*
Gardner, Mary E.,	*New London.*	Smith, Lucy N.,	*Ridgefield.*
Johnston, Annie L.,	*Hartford.*	Snow, Emma E.,	*Manchester.*
Johnson, Carrie C.,	*New Haven.*	*Watson, Dora,	*South Windsor.*
Lockhart, Margaret,	*Greenwich.*	Way, L. Gertrude,	*Woodstock.*
Miller, Mary E.,	*Bloomfield.*	White, M. Ella,	*Waterbury.*
			16

January, 1885.

Name.		Name.	
Emmons, Hattie O.,	*East Haddam.*	Merrill, Annie B.,	*Norwalk.*
Gill, Esther D.,	*Boscawen, N. H.*	Moore, Gertrude M.,	*New Britain.*
Goodyear, Edith,	*North Haven.*	Newton, Abby M.,	*Hartford.*
Gorton, L. Belle,	*Hartford.*	Stone, Sarah E.,	*Hartford.*
Hoskins, Bertha L.,	*Hartford.*	Ware, M. Elizabeth,	*Hartford.*
Jamieson, Isabella,	*Bridgeport.*		11

June, 1885.

Name.		Name.	
Allen, Amanda,	*Groton Center.*	Monroe, Nellie D.,	*New Canaan.*
Allen, May L.,	*Meriden.*	Murphy, Myrtie E.,	*Westerly, R. I.*
Alvarez, Dominga C.,	*Meriden.*	O'Keefe, Anastatia,	*Norwich.*
Arms, Millie,	*Bristol.*	Pittner, Mary,	*Bristol.*
Baldwin, Luella J.,	*Meriden.*	Rile, Mary E.,	*Rowayton.*
Bradley, Mary A.,	*Plymouth.*	Roemer, Anna C.,	*Enfield.*
Bunnell, May,	*Terryville.*	Rossberg, Louise B.,	*New Britain.*
Cushman, Florence A.,	*Bloomfield.*	Schwab, Emma N.,	*Hartford.*
Daley, Mary E.,	*Hartford.*	Smith, Mary B.,	*Litchfield.*
Fletcher, Alice,	*Warehouse Point.*	Stillson, Iva M.,	*South Norwalk.*
Hart, Anna S.,	*New Britain.*	Thompson, Minnie A.,	*Wareh'se Pt.*
Jennings, Emma J.,	*New Fairfield.*	Welton, Elizabeth,	*Plymouth.*
Lee, Abbie S.,	*Hanover.*		25

January, 1886.

Name.		Name.	
Anderson, Barbara A.,	*Hazardville.*	Howe, Annie I.,	*Glastonbury.*
Behrish, Clara,	*Norwich.*	Lane, H. Edgar,	*Killingworth.*
Birge, Alice E.,	*Torringford.*	Losty, Katherine J.,	*Hartford.*
Bragaw, Carrie W.,	*New London.*	Sears, Lephe E.,	*Portland.*
Carroll, Emma M.,	*Hartford.*	Sawyer, Lucy H.,	*Columbia.*
Cohn, Minna K.,	*New London.*	Vile, Clara M.,	*New Britain.*
Deming, Nellie L.,	*New Britain.*	Waters, Minnie J.,	*New Britain.*
Fenton, M. A.,	*Stafford Springs.*	Wheeler, Sadie M.,	*New Britain.*
Flynn, Elizabeth A.,	*Hartford.*	Wingood, Fannie E.,	*Guilford.*
Guilfoil, Annie L.,	*Hartford.*		19

* Died January 1, 1885.

June, 1886.

Name.	P. O. Address.	Name.	P. O. Address.
Bingham, Alice E.,	*Riverton.*	La Vere, Edith A.,	*Long Ridge.*
Burritt, Lillie B.,	*New Britain.*	Mack, Ella S.,	*Waterbury.*
Camp, Augusta L.,	*Newing'n Junc.*	Mahon, Mary P.,	*Hartford.*
Carroll, Jennie I.,	*Yalesville.*	Morse, Minnie G.,	*Northfield.*
Cowles, Helena D.,	*New Britain.*	Perkins, Katherine A.,	*Winsted.*
Crowley, Annie G.,	*New Britain.*	Quigg, Mary R.,	*Colchester.*
Fahey, Margaret J.,	*Wallingford.*	Randall, Mary A.,	*Lebanon.*
Ferris, Ivanor B.,	*Sound Beach.*	Rollins, Nellie J.,	*New Britain.*
Finley, Nellie E.,	*Bolton.*	Slack, N. Emma,	*Mystic River.*
Guinan, Theresa V.,	*Hartford.*	Stanton, Flora H.,	*East Lyme.*
Hart, Estelle M.,	*Guilford.*	Stührman, Minnie L.,	*Southington.*
Leete, Elizabeth M.,	*Guilford.*	Todd, Edith W.,	*Woodbridge.*
			24

January, 1887

Name.		Name.	
Gray, Janet E.,	*So. Manchester.*	Sheldon, Marion A.,	*New Britain.*
Hoskins, Helen F.,	*Hartford.*	Standish, Mary S.,	*Wethersfield.*
Howe, Ada E.,	*Thompsonville.*	Whitworth, Adella F.,	*Thompsn'ville.*
Parker, Hattie I.,	*Yalesville*	Williams, Margaret A.,	*Rocky Hill.*
Phippeny, Emma L.,	*Torrington.*	Williams, Carrie L.,	*Waterbury.*
Robertson, Maria L.,	*No. Manchester.*	Wolff, Annie F.,	*New Britain.*
Sage, Emeda,	*Cromwell.*	Clark, Walter E.,	*Chaplin.*
Seavers, Cora J.,	*Hartford.*		15

KINDERGARTEN.

Winnie S. Evenden,	*South Norwalk.*	Mary S. Hine,	*Newington.*
		Normal Training,	15
		Kindergarten,	2
		Total,	17

June, 1887.

Name.		Name.	
Abbott, Lizzie E.,	*Waterbury.*	Devon, Henrietta C.,	*So. Manchester.*
Adams, Bertha M.,	*Wethersfield.*	Ellsworth, Kate L.,	*East Windsor.*
Andrews, Jennie,	*Bethel.*	Fenn, M. Gertrude,	*Terryville.*
Bell, Grace L.,	*Darien.*	Francis, Mary R.,	*West Hartford.*
Brockway, Bertha,	*Middletown.*	Gallup, Caroline A.,	*Baltic.*
Brown, Bertha C.,	*So. Norwalk.*	Gladwin, Carrie C.,	*Hartford.*
Buckley, Flora E.,	*Meriden.*	Griswold, Sarah L.,	*Rocky Hill.*
Cartwright, Emma L.,	*New Britain.*	Hanna, Lizzie J.,	*New Britain.*
Chadeayne, E. Jane,	*Shelton.*	Hinchliffe, Mary E.,	*Milton.*
Curtiss, Ella M.,	*Bridgeport.*	Hubbell, Hattie L.,	*Birmingham.*
Covell, Jane C.,	*Talcottville.*	Kalkoff, Lillie,	*New Britain.*

Name.	P. O. Address.
Kyle, Annie D.,	*Bethel.*
Meagher, Ida A.,	*Brookfield.*
Mahler, Alice A.,	*Waterbury.*
Mott, S. Minnie,	*New Haven.*
Munger, Harriett,	*East River.*
Munson, Lucy J.,	*Southford.*
Nettleton, Mary W.,	*Washington.*
Richmond, Annette B.,	*Norwich.*
Roemer, Ernestine W.,	*Enfield.*
Sarvent, Emily M.,	*Hartford.*
Seymour, Carrie L.,	*Hartford.*
Smith, Louise M.,	*Saugatuck.*
Stocking, Ethel,	*Gildersleeve.*
Wadhams, Julia E.,	*Goshen.*
Waugh, Jennie M.,	*Morris.*
Woodward, Mary I.,	*Danielsonville.*
Watson, Walter S.,	*Warehouse Point.*
	39

KINDERGARTEN.

Name.	
Annie E. Conklin,	*New Britain.*
Harriett L. Learned,	*New Britain.*
Iva M. Stillson,	*South Norwalk.*
Jennie B. Webb,	*Brooklyn.*
Normal Training,	39
Kindergarten,	4
Total,	43

January, 1888.

Name.	P. O. Address.
Abernethy, S. Emir,	*Hartford.*
Bigelow, Julia E.,	*Newington.*
Dorsey, Mary A. R.,	*Hartford.*
Egan, Katharine E.,	*Waterbury.*
Fish, Emma W.,	*Bristol.*
Haugh, Catharine A.,	*Botsford.*
Leary, Margaret J.,	*Scitico.*
McArdle, Mary H.,	*New Britain.*
McMahon, Margaret C.,	*New Britain.*
Welch, Margaret A.,	*Vernon.*
Wilcox, Fannie E.,	*East Hartford.*
	11

June, 1888.

Name.	
Allen, Bertha,	*Norwalk.*
Allen, Mary E.,	*Westville.*
Andrews, A. Gertrude,	*Hartford.*
Backus, Belle F.,	*New Haven.*
Beardsley, Bertha L.,	*Birmingham.*
Carbery, Lucy P.,	*Andover.*
Carroll, Ruth W.,	*East Hartford.*
Case, Julia E.,	*New Britain.*
Chapin, Jennie E.,	*New Britain.*
Chase, E. Helena,	*Rocky Hill.*
Cobey, Lucy E.,	*Newington.*
Fennelly, Eleanor L.,	*Birmingham.*
Fordham, Ida E.,	*Essex.*
Griswold, Charlotte L.,	*Terryville.*
Hill, Sarah M.,	*Redding.*
Hubbell, Jessie L.,	*Bristol.*
Jenks, Julia S.,	*Hartford.*
Moriarty, Kath. E.,	*So. Manchester.*
Parsons, Belle M.,	*Hartford.*
Pease, Lulu J.,	*Windsor Locks.*
Pender, Adelaide R.,	*Southington.*
Penfield, Nellie R.,	*New Britain.*
Savage, Julia S.,	*Ivoryton.*
Sparks, Edith M.,	*New Britain.*
Schroeder, Nettie,	*Mystic Bridge.*
Scranton, Nellie T.,	*Madison.*
Stone, Hattie M.,	*New Hartford.*
Wakelee, Ada M.,	*Birmingham.*
Walker, Leonora E.,	*Manchester.*
Whedon, Jennie M.,	*Madison.*
Curtiss, Frederick A.,	*Stratford.*
	31

KINDERGARTEN.

Name.	P. O. Address.	Name.	P. O. Address.
Baldwin, Laura B.,	*Meriden.*	Somers, Minnie S.,	*Hartford.*
Curtis, Fanniebelle,	*Norwalk.*	Upson, May B.,	*New Britain.*
Holcombe, Mary L.,	*Hartford.*	Viets, Ida E.,	*New Britain.*
Smith, Fanny L.,	*New Britain.*		7

Normal Training,	31
Kindergarten,	7
Total,	38

January, 1889.

Name.		Name.	
Barnum, Laura P.,	*South Kent.*	Lounsbury, Anna C.,	*Hartford.*
Brown, Emma F.,	*Plainville.*	Moriarty, Nellie A.,	*So. Manchester.*
Brown, Lily C.,	*New Britain.*	Morse, Mary K.,	*Meriden.*
Daniels, Nellie M.,	*Unionville.*	Millard, Sadie C.,	*Merrow.*
Ensign, Mary A.,	*Hartford.*	Mitchell, Lillie A.,	*West Hartford.*
Filer, Emma R.,	*Warehouse Point.*	O'Dell, Margaret J.,	*New Britain.*
Goodrich, Mary E.,	*New Britain.*	Russell, Grace E.,	*Bristol.*
Hall, Nettie E.,	*Bristol.*	Ulrich, Julia A.,	*Hartford.*
Huntley, Lucy S.,	*Hamburgh.*	Vinton, Rose,	*East Hartford.*
			18

June, 1889.

Name.		Name.	
Aldrich, Edith L.,	*East Killingly.*	Hull, Sadie,	*Norwalk.*
Allen, Elizabeth L.,	*East Windsor.*	Jencks, Martha A.,	*Norwich.*
Beach, Mary O.,	*New Britain.*	Kemp, Edna L.,	*Norwalk.*
Borst, Alice G.,	*Meriden.*	Keeney, Amy L.,	*Hockanum.*
Bull, Mary A.,	*New Hartford.*	Kennicott, Jessie I.,	*Mystic Bridge.*
Button, Myrtie A.,	*Plainfield.*	Kenny, Ellen A.,	*Mount Carmel.*
Chidsey, Edith R.,	*Westville.*	Klinger, Clara M.,	*Hartford.*
Church, Edith A.,	*Chaplin.*	Landers, Bertha E.,	*Mystic Bridge.*
Clary, Lila F.,	*New Britain.*	Lane, Bertha G.,	*Hartford.*
Codding, Nellie A.,	*Danielsonville.*	Lockwood, Clara B.,	*No. Stamford.*
Coleman, Mary E.,	*Wethersfield.*	Martin, Edwina B.,	*Lyme.*
Condell, Catharine M.,	*Plainville.*	McDonnell, Annie R.,	*Hartford.*
Cristy, Martha R.,	*Greenwich.*	McVeagh, Aretta M.,	*Westbrook.*
Fitzpatrick, Charlotte V.,	*Portland.*	Maloney, Josie P.,	*Hartford.*
Flynn, Bessie H.,	*Woodstock.*	Morrill, Mary L.,	*Stamford.*
Gardner, Francis P.,	*Birmingham.*	Mulligan, Annie C.,	*Hartford.*
Geer, Eliza S.,	*Hadlyme.*	Newell, Mary E.,	*Meriden.*
Griswold, Elizabeth H.,	*Guilford.*	Pasco, Lena A.,	*East Berlin.*
Griswold, Nellie L.,	*Meriden.*	Pistorious, Annie C.,	*Meriden.*
Hart, Eleanor, Mrs.,	*New Britain.*	Prindle, Helen O.,	*Sharon.*
Holland, Olga C.,	*Hartford.*	Roche, Alice M.,	*Suffield.*

Name.	P. O. Address.	Name.	P. O. Address.
Rogers, Maria L.,	*Hartford.*	Spaulding, Minnie M.,	*Falls Village.*
Rexford, Mary C.,	*Winsted.*	Steiger, Annie L.,	*Bridgeport.*
Simms, Carrie I.,	*Windsor Locks.*	Tolles, Lizzie I.,	*South Norwalk.*
Smith, Bertha F.,	*Colchester.*	Wheeler, Margaret J.,	*West Winsted.*
Smith, Emily,	*Glenbrook.*	Wood, Jennie D.,	*Meriden.*
Smith, Sarah B.,	*Stamford.*	Pulver, Frank A.,	*Torrington.*

KINDERGARTEN.

Allen, Hattie,	*New Haven.*	Copley, Carrie B.,	*New Britain.*
Atwood, Evelyn E.,	*New Britain.*	Cowles, Lillie,	*Southington.*
Clark, Winniebelle,	*Chester.*	Safford, Kate P.,	*Windsor.*

PRIMARY TRAINING.

Atwood, Evelyn E.,	*New Britain.*	Copley, Carrie B.,	*New Britain.*

Normal and Training,	54
Kindergarten,	6
Primary Training,	2
Total,	62

SUMMARY OF GRADUATES.

1884	January,	14	30
	June,	16	
1885	January,	11	36
	June,	25	
1886	January,	19	43
	June,	24	
1887	January,	17	60
	June,	43	
1888	January,	11	49
	June,	38	
1889	January,	18	80
	June,	62	
	Total,		298

CATALOGUE

OF THE

NORMAL TRAINING SCHOOL, WILLIMANTIC.

TEACHERS.

ARTHUR B. MORRILL, *Principal*, - - - - Hooker House.
Natural Science; Principles of Teaching.

JENNIE E. CHAPIN, - - - - - 53 Union.
Mathematics; Writing; Gymnastics.

HELEN F. PAGE, - - - - - 53 Union.
English; Geography; Singing.

FANNIEBELLE CURTIS, - - - - - 53 Union.
Kindergarten.

FLORENCE J. PIERCE, - - - - - 53 Union.
Kindergarten.

CHARLES A. KUNOU, - - - - - New Britain.
Manual Training.

EMILY J. PARKER, - - - - - New Britain.
Drawing and Modeling.

COURSE OF STUDY.

The course of study is organized in three sections:

1. NORMAL DEPARTMENT.
2. TRAINING DEPARTMENT.

   MODEL SCHOOLS, { Grammar Grades. / Primary Grades. / Kindergarten.

3. KINDERGARTEN DEPARTMENT.

The course is arranged to contribute in all of its parts to "the training of teachers in the art of instructing and

governing in the public schools of the State." The main difference between the Normal Department and the Training Department, is that in the latter children are observed and taught. In all parts of the course the subject-matter is carefully studied, and the art of teaching and governing is carefully exemplified.

The Kindergarten also does a related but independent work in training Kindergartners.

The course of study occupies two years. No one can enter the training department without furnishing satisfactory evidence of a thorough acquaintance with the subjects of the first year.

Hereafter classes will be received at the beginning of Fall Term, and at no other time.

COURSE OF STUDY.

ENTERING CLASS.

FIRST TERM.	*Chemistry.* 12 weeks. 5 hours a week. *Physiology.* 8 weeks. 5 hours a week.	*Language.* 20 weeks. 4 hours a week.	*Inventional Geometry.* 16 weeks. 5 hours a week. *Arithmetic.* 4 weeks. 5 hours a week.	*Physics.* Liquids, Gravitation, Gases, Motion, Heat, Energy, etc. 15 weeks. 4 hours a week. *Geology.* 5 weeks. 4 hours a week.	*Writing.* 2 hours a week. *Singing.* 2 hours a week. *Gymnastics.* 3 hours a week.	*American Literature.* 1 hour a week. *Kindergarten.* 1 hour a week.

MIDDLE CLASS.

SECOND TERM.	*Physiology.* 10 weeks. 5 hours a week. *U. S. History. Civil Government.* 10 weeks. 5 hours a week.	*Language.* 20 weeks. 4 hours a week.	*Arithmetic.* 14 weeks. 5 hours a week. *Algebraic Equations.* 6 weeks. 5 hours a week.	*Natural History.* 10 weeks. 4 hours a week. *Geography.* 10 weeks. 4 hours a week.	*Drawing and Modeling.* 2 hours a week. *Singing.* 2 hours a week. *Gymnastics.* 2 hours a week. *Laboratory and Manual Training.* 2 hours a week.	*English Literature.* 1 hour a week. Dickens to Burns. *Kindergarten.* 1 hour a week.

JUNIOR CLASS.

THIRD TERM.	*U. S. History. Political Economy.* 3 hours a week. *Psychology. Pedagogy.* 2 hours a week.	*Study of Common School Course. Observation in Model Schools.*	*Algebraic Equations.* 4 weeks. 5 hours a week. *Mathematics applied to Science.* 4 hours a week. *Observation in Model Schools.*	*Geography.* 10 weeks. 4 hours a week. *Sound, Electricity.* 10 weeks. 4 hours a week.	*Drawing and Modeling.* 2 hours a week. *Singing.* 2 hours a week. *Gymnastics.* 3 hours a week. *Laboratory and Manual Training.* 2 hours a week.	*English Literature.* 1 hour a week. Burns to Bacon.

SENIOR CLASS.

FOURTH TERM.	*Psychology. Pedagogy.* 4 hours a week.	*Observation and Training in Model Schools.*	*Observation and Training in Model Schools.*	*Laboratories and Manual Training.*	*Drawing. Gymnastics.*	*English Literature.* 1 hour a week. Bacon to Chaucer.

I. NORMAL DEPARTMENT.

Terms of Admission.

EXAMINATIONS. — All candidates for admission to the Entering Class are examined in the following subjects:

1. Spelling.
2. English Grammar.
3. Arithmetic.
4. Geography.
5. United States History.

Examinations for admission are held in different parts of the State. Dates and places will be given upon application to the Principal.

CERTIFICATES OF GRADUATION FROM HIGH SCHOOLS IN THIS STATE, OR STATE TEACHERS' CERTIFICATES, are accepted in place of examination.

THREE YEARS' SUCCESSFUL EXPERIENCE IN TEACHING will also be accepted in place of examination. Those intending to enter under this provision should correspond with the Principal.

AGE. — No one under sixteen can be admitted to the entering class.

TESTIMONIALS. — Each candidate must bring satisfactory testimonials as to character and attainments from a school visitor of the town in which he or she resides.

INTENTION TO TEACH. — All candidates must sign a written declaration that their object in securing admission to the school is to become qualified to teach in public schools, and that they intend to engage in that employment in this State.

NOTES ON THE COURSE OF STUDY.

The details of the course of study cannot be satisfactorily explained here. Yet some of its features may be pointed out.

In the first place, in order to teach one must know something worth teaching. Therefore, an important part of the work in the normal department is to study the subjects taught in the public schools, and to cull from them the essential truths that should be the teacher's possessions. In this connection, the order in which the different subjects are placed has been fixed with a view to economy and effectiveness. They are arranged so that they may help one another. For example, chemistry is studied early in the course in order that its truths may be used

in physiology, mineralogy, botany, and other branches of science. Certain parts of physics, as liquid and gaseous pressure, heat, gravitation, and laws of motion, are substituted for much that has been usually called physical geography. The purpose of each branch is carefully emphasized: in language, practice in clear and concise expression ; in arithmetic, quick and accurate use of numbers in the common affairs of life; in history, an appreciation of duties to society; in literature, the enjoyment of the best literary works, and the habit of reading; in manual training, the efficacy of hand work in securing the attention.

II. TRAINING DEPARTMENT.

The model schools organized under Section 5 of the law given on page 117, comprise the schools of the First district of the town of Windham, as indicated in Section 3 of the Special Act on page 117. The number of children connected with the schools is about 375.

NOTES ON THE COURSE OF STUDY.

After the teacher herself has acquired something to teach, she must study and practice the art of teaching. For this purpose the ways of dealing with subjects are exemplified by teachers in the normal department, and also model schools are provided that comprise all the work in the common schools, from the kindergarten to the high school. In this work the child is studied as the unit of the school, and how to train him is the problem. The teachers in these schools are very carefully selected, and by them the best work in teaching is exhibited. The value of these model schools for observation purposes is obvious. Effort is made to have the students preparing to be teachers see the best teaching. During the last term of the course each student serves as an assistant in the various grades of the model schools, thus having experience in teaching under the guidance and criticism of an expert in each grade.

Kindergarten. The kindergarten is the beginning of the child's course in school. Its function is so important that it ought to receive special attention. Here the child enters before he has been subject to any influence of school, and is susceptible. Fixity of brain action has not yet been established. Habits of industry, order, attention to useful lines of thought, freedom of expression, and correct deportment, can be worked for at this time with the least resistance.

In the kindergarten the way to interest children and to hold their attention is best illustrated. Interest and attention are the conditions of all education.

Expenses. — The advantages of the school are offered free to all who declare their intention to teach in the common schools of this State.

Necessary text-books are provided without charge. Pupils are advised to purchase a few reference books.

The average cost of board and washing is about $3.50 a week. The total average cost per pupil, not including amount paid for clothing and traveling expenses, is thus less than $200 per year.

Some do their own housework and reduce the expenses of the board to one-half or two-thirds the sum named above.

Comfortable rooms and good board can be secured after the students arrive at Willimantic. At the beginning of the term the Principal will always be found at the Normal School Rooms, and will assist newcomers in finding boarding places.

Visitors. — All departments are open to visitors interested in education. Teachers from schools of the State are especially welcome.

Graduation. — The diploma is awarded to those who attain the required standard of scholarship in every prescribed subject and exhibit a fair degree of skill in teaching and governing children and pass the State Examination.

There are no formal graduation exercises. Candidates are excused when they have satisfied the requirements of the different departments. Diplomas are presented at the close of the summer term only.

GRADUATES.

The Normal-Training School cannot supply the demand for trained teachers. Many towns and districts in the State employ only trained teachers, so far as this is possible.

There is ample encouragement for college graduates and others of liberal education to prepare themselves for teaching by a course in the Training School.

LIST OF STUDENTS.

Anthony, Nellie B.	*Scotland.*	116 Pleasant.
Armstrong, Sarah M.	*Lebanon.*	40 High.
Barton, Lucie D.	*East Hampton.*	4 Chestnut.
Beckwith, Lottie A.	*Willimantic.*	Corner Walnut and Summit.
Brigden, Lucilla P.	*Norwich.*	35 North.
Carpenter, Carabelle M.	*Willimantic.*	12 High.
Church, Jennie H.	*Rockville.*	Corner Spring and High.
Damon, Edith M.	*Willimantic.*	19 Turner.
Durfey, Lucy G.	*Norwich.*	Corner Walnut and Spring.
Elderkin, Minnie	*Ekonk.*	High.
Frink, Cornelia F.	*Preston.*	Walnut.
Fuller, Alice H.	*Scotland.*	Corner Oak and Prospect.
Gard, Edith A.	*New London.*	12 Chestnut.
Green, Carrie M.	*Plainfield.*	Walnut.
Holmes, Marianne E.	*New London.*	12 Chestnut.
Hull, Emma L.	*Lebanon.*	40 High.
Johnson, Carrie A.	*Bolton.*	2 Pearl.
Landon, Kate H.	*Norwich.*	7 Union.
McCoy, Nellie J.	*South Woodstock.*	Summit.
Mitchell, Lizzie	*Willimantic.*	
Newell, Edna A.	*South Coventry.*	30 Prospect.
Robinson, Annie M.	*Colchester.*	40 High.
Sayles, Alvah F.	*Ekonk.*	Valley.
Spencer, Florence M.	*Willimantic.*	51 High.
Walsh, Mary A.	*East Hampton.*	4 Chestnut.
Wheeler, Minnie A.	*Norwich.*	Walnut.
Wood, Belle S.	*Gurleyville.*	99 Church.

Total, 27.

SPECIAL STUDENTS.

Goodrich, Mattie A.
Cunningham, Myra B.

Total, 2.

CALENDAR.

1889.		
Sept. 3.	Tuesday morning	Fall and Winter Term opens.
Nov. 27.	Wednesday (noon)	Thanksgiving recess begins.
Dec. 2.	Monday (noon)	Thanksgiving recess ends.
Dec. 24.	Tuesday (noon)	Christmas recess begins.
Dec. 23-28.		Entrance Examinations in all parts of State.
1890.		
Jan. 2.	Thursday (noon)	Christmas recess ends.
Jan. 24.	Friday	Fall and Winter Term ends.
Jan. 27.	Monday (noon)	Spring and Summer Term begins.
Jan. 27.	Monday	Entrance Examinations at Normal School Rooms.
April 4.	Friday	Spring recess begins.
April 16.	Wednesday (noon)	Spring recess ends.
June 27.	Friday	Spring and Summer Term ends.
June 28.	Saturday	Entrance Examination at Normal School Rooms.
July-Aug.		Entrance Examinations in all parts of State.
	Summer Vacation of Ten Weeks.	
Sept. 1.	Monday	Entrance Examinations at Normal School Rooms.
Sept. 2.	Tuesday morning	Fall and Winter Term begins.
Dec. 24.	Wednesday (noon)	Christmas recess begins.

A LIST

OF THE

BOARDS OF SCHOOL VISITORS,

TOWN SCHOOL COMMITTEES,

AND

BOARDS OF EDUCATION.

The Chairman is indicated in each case by *C.*; the Secretary by *S.*; and Acting Visitor by *A. V.*

Towns.	Names.	P. O. Address.	Term Expires.
Andover,*	M. P. Yeomans, *A. V.*,	Andover,	1890
	C. H. Baker,	"	1890
	M. S. Topliff,	"	1890
	S. H. Daggett,	"	1890
	James H. Marsh, *S.*,	"	1891
	H. G. Phelps,	"	1891
	C. B. Stearns,	"	1891
	C. L. Backus,	"	1891
	R. E. Phelps,	"	1892
	E. P. Skinner, *C.*,	"	1892
	A. H. Lyman,	"	1892
	E. D. White,	"	1892
Ansonia,	Rev. T. J. Kelly, *A. V.*,	Ansonia,	1890
	H. A. Willard,	"	1890
	E. L. Smith,	"	1890
	J. M. Whitlock,	"	1891
	Rev. M. G. Bullock, *S.*, *A. V.*,	"	1891
	Albert Phelps, *C.*,	"	1891
	Rev. C. E. Woodcock,	"	1892
	W. B. Camp,	"	1892
	A. S. Terry,	"	1892
Ashford,	Albert N. Hammond,	Ashford,	1890
	William Richardson, *C.*, *A. V.*,	Westford,	1890
	Harvey Mowry,	"	1891
	Albert E. Potter, *S.*, *A. V.*,	Ashford,	1891
	Gilbert E. S. Amidon,	East Willington,	1892
	George Platt,	Ashford,	1892
Avon,	Jarvis Edgerton,	Avon,	1890
	Rev. N. J. Seeley, *S.*, *A. V.*,	"	1890
	Winfield S. Derrin,	"	1891
	Herbert W. Hale,	Unionville,	1891
	Rev. P. R. Day,	West Avon,	1892
	Joseph S. Woodford, *C.*,	Avon,	1892
Barkhamsted,	George A. Weed, *S.*, *A. V.*,	North Canton,	1890
	Daniel Youngs,	Pleasant Valley,	1890
	Sheldon Merrill, *C.*,	Barkhamsted,	1891
	Frank L. Stephens, *A. V.*,	Riverton,	1891
	Edward J. Youngs,	Pleasant Valley,	1892
	Monroe E. Hart,	Barkhamsted,	1892

* Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Beacon Falls,	George T. Clark,	Beacon Falls,	1891
	Herbert C. Baldwin, *S., A. V.*,	" "	1891
	Jerome B. Hubbell, *C.*,	" "	1891
Berlin,	S. F. Talmadge, *C.*,	Berlin,	1890
	E. A. Moore,	Kensington,	1890
	W. W. Mildrum,	East Berlin,	1891
	Charles H. Risley,	Berlin,	1891
	A. A. Barnes,	East Berlin,	1892
	Daniel Webster, *S., A. V.*,	Berlin,	1892
Bethany,	Samuel G. Davidson, *C., A. V.*,	Bethany,	1890
	Ernest Hotchkiss, *A. V.*,	"	1891
	Samuel R. Woodward, *S., A. V.*,	"	1892
Bethel,*	Rev. George P. Torrence, *A. V.*,	Bethel,	1890
	Philo Gilbert,	"	1890
	L. D. Judd,	"	1890
	Rev. H. L. Slack, *C., A. V.*,	"	1891
	Rev. F. G. Howell, *A. V.*,	"	1891
	Dr. A. E. May, *S.*,	"	1891
	A. E. Barber,	"	1892
	John C. Read,	"	1892
	Rev. P. O'Connell,	"	1892
Bethlehem,	Nehemiah L. Bloss,	Bethlehem,	1890
	William R. Harrison,	"	1890
	George C. Stone, *S., A. V.*,	"	1891
	Samuel P. Hayes, *C.*,	"	1891
	William T. Kasson, *A. V.*,	"	1892
	Marvin S. Todd,	"	1892
Bloomfield,	John Wilcox,	Bloomfield,	1890
	Dr. Henry Gray, *S., A. V.*,	"	1890
	Franklin B. Miller,	"	1890
	Francis G. Barber,	"	1891
	Alfred C. Case,	"	1891
	Rev. Eugene S. Atwood,	"	1891
	William R. Adams,	"	1892
	William P. Wood,	"	1892
	Alfred N. Filley, *C.*,	"	1892
Bolton,	William B. Williams,	Bolton,	1890
	Charles E. Carpenter,	"	1890
	Dr Charles F. Sumner, *S., A. V.*,	"	1891
	Orlando Sperry, *C.*,	"	1891
	Warren C. Hale,	Quarryville,	1892
	Isaac K. Thompson,	"	1892
Bozrah,	Rev. D. C. Easton, *C., A. V.*,	Fitchville,	1891
	Dr. S. G. Johnson, *S., A. V.*,	"	1891
	Wareham W. Bently,	Yantic,	1891
Branford,*	Edmund Zacher, *C.*,	Branford,	1890
	L. J. Nichols.	"	1890
	J. U. Baldwin,	"	1890
	Daniel O'Brien,	"	1890
	Rev. M. K. Bailey,	"	1891
	Henry Morton,	"	1891
	F. M. O'Brien,	"	1891
	Dr. C. W. Gaylord, *A. V.*,	"	1891
	Henry Averill,	"	1892
	Thomas Carney,	"	1892
	Dr. W. Zink, *S.*,	"	1892
	Henry D Linsley,	"	1892
Bridgeport,*	Chas. F. Williams, *S., A. V.*,	Bridgeport,	1890
	Emory F. Strong, *A. V.*,	"	1890
	Frederick A. Rice, *A. V.*,	"	1890
	Thomas F. Martin, *A. V.*,	"	1890
	Julius S. Hanover, *C., A. V.*,	"	1891
	Nathaniel Wheeler, *A. V.*,	"	1891
	David Ginand, *A. V.*,	"	1891
	John H. Colgan, *A. V.*,	"	1891
	Peter W. Wren, *A. V.*,	"	1892
	Joel Farist, *A. V.*,	"	1892
	Frederick Hurd. *A. V.*,	"	1892
	Wilfred E. Norton, *A. V.*,	"	1892
	H. M. Harrington, *Supt.*,	"	
Bridgewater,	John F. Wells,	New Milford,	1890
	Elmer Frost,	Bridgewater,	1890
	Reuben J. Keeler,	"	1891

* Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Bridgewater,	H. Wooster Treat,	Bridgewater,	1891
	Dr. T. W. Harris, *S.*, *A. V.*,	"	1892
	Eli Sturdevant, *C.*,	"	1892
Bristol,	Dr. J. J. Wilson,	Bristol,	1890
	Harry S. Bartholomew, *C.*,	"	1890
	Charles W. Brown,	Forestville,	1891
	Edward E. Newell,	Bristol,	1891
	Noble E. Pierce,	"	1892
	John J. Jennings, *S.*, *A. V.*,	"	1892
	James F. Williams, *A. V.*,	"	
Brookfield,	Miss Amelia Northrop, *A. V.*,	Brookfield Center,	1890
	Rev. E. L. Whitcome, *S.*, *A. V.*,	" "	1890
	Geo. C. Jones, *C.*, *A. V.*,	" "	1891
	Charles Stuart, *A. V.*,	" "	1891
	John S. Thornhill, *A. V.*,	" "	1892
	Fred'k S. Curtis, *A. V.*,	" "	1892
Brooklyn,	Frank Day, *S.*,	Danielsonville,	1890
	Wellington E. James,	"	1890
	Rev. E. S. Beard, *A. V.*,	Brooklyn,	1891
	George Brown,	"	1891
	Henry H. Green, *C.*,	Danielsonville,	1892
	Dr. A. H. Tanner,	Brooklyn,	1892
Burlington,	James M. Webster,	Burlington,	1890
	Frederick J. Broadbent, *C.*,	"	1890
	Bradford L. Pond, *A. V.*,	Unionville,	1891
	Rev. J. J. Quinn, *A. V.*,	Collinsville,	1891
	Rev. Wm. F. White, *S.*, *A. V.*,	Burlington,	1892
	Julius B. Smith, *A. V.*,	Whigville,	1892
Canaan,	Nelson J. Dean, *A. V.*,	Huntsville,	1890
	Rev. C. H. Reynolds, *A. V.*,	Falls Village,	1890
	Dr. D. M. Wilcox, *C.*,	"	1891
	Levi Ganser, *A. V.*,	Huntsville,	1891
	Myron H. Dean,	Falls Village,	1892
	H. C. Crandall, *S.*,	"	1892
Canterbury,	C. S. Burlingame, *C.*,	Brooklyn,	1890
	John H. Peck,	Hanover,	1890
	A. R. Safford,	Canterbury,	1890
	G. T. Sanger, *S.*, *A. V.*,	"	1891
	John Bradford,	Westminster,	1891
	Rev. S. B. Carter,	"	1891
	Henry Kendall,	Brooklyn,	1892
	W. L. Johnson,	Canterbury,	1892
	L. D. Bennett,	Westminster,	1892
Canton,	Rev. D. B. Lord, *A. V.*,	Canton Centre,	1890
	Charles H. Blair,	Collinsville,	1890
	David C. Holbrook,	"	1891
	James Case, *A. V.*,	"	1891
	Burton O. Higley, *C.*, *A. V.*,	Canton,	1892
	W. W. Bidwell, *S.*, *A. V.*,	Collinsville,	1892
Chaplin,	Rev. Nathaniel Beach,	Chaplin,	1890
	Origen Bennett,	"	1890
	Rev. Francis Williams, *S.*, *A. V.*,	"	1891
	Wm. N. Webster,	"	1891
	C. Edwin Griggs, *C.*,	"	1892
	Samuel Harvey,	"	1892
Chatham,	E. G. Cone,	East Hampton,	1890
	Davis S. Strong,	Middle Haddam,	1890
	Henry B. Brown, *S.*, *A. V.*,	East Hampton,	1890
	A. H. Conklin, *C.*,	"	1891
	Dr. Levi Jewett,	Cobalt,	1891
	W. W. B. Markham,	East Hampton,	1891
	Frank D. Strong,	"	1892
	H. D. Chapman,	"	1892
	Frederick B. Northam,	Cobalt,	1892
Cheshire,	Rev. Dr. S. J. Horton,	Cheshire,	1890
	Cæsar R. Banniher.	West Cheshire,	1890
	Frederick A. Ives, *C.*,	"	1891
	Edwin R. Lawton,	"	1891
	Frederick Doolittle, *S.*, *A. V.*,	Cheshire,	1892
	Dr. Edward T. Cornwall,	"	1892
Chester,	Rev. Joseph Butterworth, *C.*,	Chester,	1892
	Andrew E. Warner,	"	1892
	Fred'k W. Silliman, *S.*, *A. V.*,	"	1892

Towns.	Names.	P. O. Address.	Term Expires.
Clinton,*	A. H. Stevens, *S.*,	Clinton,	1890
	James A. Spencer,	"	1890
	Jedediah H. Hurd,	"	1890
	Philo Kelsey,	"	1890
	George E. Elliot, *A. V.*,	"	1891
	D. H. Manwarring, *A. V.*,	"	1891
	David A. Fox,	"	1891
	Henry J. Hurd,	"	1891
	Thomas Anderson,	"	1892
	S. S. Carter,	"	1892
	Henry Stevens,	"	1892
	Henry L. Wellman, *C.*,	"	1892
Colchester,	Dr. R. R. Carrington, *C.*,	Colchester,	1890
	D. S. Bigelow, *A. V.*,	Westchester,	1890
	J. J. Sullivan,	Colchester, Box 135,	1891
	John R. Backus,	"	1891
	Rev. John Cooney,	"	1892
	Samuel P. Willard, *S.*, *A. V.*,	"	1892
Colebrook,	Dennis Baxter, *A. V.*,	Colebrook River,	1890
	H. D. Northrop,	Colebrook,	1890
	Wolcot Deming, *C.*,	Robertsville,	1890
	Howard Smith, *A. V.*,	Colebrook,	1891
	Timothy Preston,	Colebrook River,	1891
	George Ives,	" "	1891
	L. O. Bass, *A. V.*,	Colebrook,	1892
	S. A. Cooper,	"	1892
	P. Bowman, *S.*, *A. V.*,	North Colebrook,	1892
	R. Rockwell, *A. V.*,	Colebrook,	
Columbia,	Norman H. Clark,	Columbia,	1890
	Joseph Hutchins,	"	1890
	William A. Collins,	"	1891
	William H. Yeomans, *C.*,	"	1891
	J. E. H. Gates,	"	1892
	W. C. Robinson, *S.*, *A. V.*,	Hebron,	1892
Cornwall,	Solon B. Johnson, *A. V.*,	Cornwall,	1890
	Geo. L. Miner, *C.*, *A. V.*,	"	1890
	Frank Wood,	West Cornwall,	1891
	Hubert Pratt,	"	1891
	John Pierpont,	"	1892
	Philo M. Kellogg, *S.*, *A. V.*,	Cornwall,	1892
Coventry,	Alexander S. Hawkins, *A. V.*,	Willimantic,	1890
	Andrew Kingsbury, *S.*, *A. V.*,	Coventry,	1890
	Frank E. Hull, *C.*, *A. V.*,	South Coventry,	1891
	H. Perkins Topliff, *A. V.*,	"	1891
	John Brown, *A. V.*,	Merrow,	1892
	Charles R. Hall, *A. V.*,	Coventry,	1892
Cromwell,	Timothy Simpson,	Cromwell,	1890
	Rev. H. G. Marshall, *C.*, *A. V.*,	"	1890
	Rev. John F. Murphy,	"	1891
	Charles B. Frisbie,	"	1891
	F. W. Bliss,	"	1892
	Thomas F. Nolan, *S.*,	"	1892
Danbury,	William D. Lane, *C.*, *A. V.*,	Danbury,	1890
	Rev. A. C. Hubbard, *S.*, *A. V.*,	"	1890
	Rev. J. A. Maxwell, *A. V.*,	"	1891
	Dr. George Lemmer, *A. V.*,	"	1891
	J. Howard Scott, *A. V.*,	"	1892
	Dr. George Gilbert, *A. V.*,	"	1892
Darien,	Rev. Louis French, *S.*, *A. V.*,	Noroton,	1890
	Albert H. Scofield,	Darien,	1890
	J. W. Emmons,	Glenbrook,	1890
	S. B. Belden,	Springdale,	1891
	Orlando Whitney,	Darien,	1891
	Rev. Sam'l C. Austin, *C.*, *A. V.*,	"	1891
	Arthur Requa,	Noroton,	1892
	Charles G. Morehouse,	Darien,	1892
	Charles Raymond,	"	1892
Derby,	Clark N. Rogers, *C.*,	Derby,	1890
	Dr. George L. Beardsley, *A. V.*,	Birmingham,	1890
	Thomas J. O'Sullivan,	"	1890
	Frank N. Loomis,	"	1891
	William S. Randall,	"	1891
	John C. Reilly,	"	1891

* Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Derby,	William Barry,	Derby,	1892
	H. Holton Wood,	Birmingham,	1892
	Robert L. Gilbert, *S.*,	Derby,	1892
Durham,	G. W. Newton, *S.*,	Durham Centre,	1890
	S. A. Seward,	" "	1890
	H. I. Nettleton,	" "	1891
	H. H. Newton,	Durham,	1891
	A. P. Roberts, *C.*,	"	1892
	William T. Coe,	Durham Centre,	1892
	Rev. W. L. Holmes, *A. V.*,	" "	
Eastford,	E. W. Warren,	Eastford,	1890
	Rev. C. M. Jones, *S.*, *A. V.*,	"	1890
	A. L. Johnson,	"	1891
	C. E. Barrows, *C.*,	"	1891
	S. O. Bowen,	"	1892
	M. F. Latham,	Phœnixville,	1892
East Granby,	John A. Alison,	Tariffville,	1890
	Jeff. R. Holcomb,	East Granby,	1890
	B. N. Alderman,	"	1891
	George E. Bidwell,	"	1891
	Albert C. Bates, *C.*,	"	1892
	Henry L. Clark, *S.*, *A. V.*,	"	1892
East Haddam,	Rev. F. W. Kneeland, *A. V.*,	Moodus,	1890
	E. E. Bogue, *A. V.*,	Millington,	1890
	S. R. Holmes, *A. V.*,	Hadlyme,	1891
	Rev. A. T. Parsons, *C.*, *A. V.*,	East Haddam,	1891
	George Wakeman, *A. V.*,	Moodus,	1892
	Norris W. Rathbun, *S.*, *A. V.*,	Millington,	1892
East Hartford,	Chas. W. Porter,	Naubuc,	1890
	Dr. Geo. E. Markham, *A. V.*,	Burnside,	1890
	Norman S. Brewer,	Hockanum,	1890
	Rev. Geo. A. Bowman, *A. V.*,	East Hartford,	1891
	Rev. James J. Gleason,	"	1891
	Joel H. Fowler,	Hockanum,	1891
	Patrick Garvan, *C.*,	East Hartford,	1892
	Joseph O. Goodwin, *S.*, *A. V.*,	"	1892
	William H. Olmsted,	"	1892
East Haven,	Andrew J. Granniss, *A. V.*,	Fair Haven,	1890
	Ebenezer Gilbert, *A. V.*,	East Haven,	1890
	Dwight W. Tuttle, *S.*, *A. V.*,	"	1891
	Jonathan Dudley, *A. V.*,	"	1891
	Daniel J. Clark, *A. V.*,	"	1892
	Grove J. Tuttle, *C.*, *A. V.*,	"	1892
East Lyme,	Calvin S. Davis,	Niantic,	1890
	D. Lynsted Gates,	"	1890
	Enoch L. Beckwith, *S.*, *A. V.*,	East Lyme,	1891
	Asa E. S. Bush,	Niantic,	1891
	Daniel Calkins, *C.*,	East Lyme,	1892
	Irving E. Watrous,	"	1892
Easton,	Chas. S. Everitt, *A. V.*,	Easton,	1890
	Henry Osborn, *A. V.*,	"	1890
	Miss Emily A. Lewis, *A. V.*,	"	1891
	Geo. J. Banks, *C.*, *A. V.*,	"	1891
	Ettie L. Tucker, *A. V.*,	Redding Ridge,	1892
	Chas. F. Silliman, *S.*, *A. V.*,	Easton,	1892
East Windsor	Orson S. Wood, *S.*, *A. V.*,	Windsorville,	1890
	S. Terry Wells,	East Windsor,	1890
	Chas. E. Woodward,	Warehouse Point,	1890
	Jabez S. Allen, *C.*,	Broad Brook,	1891
	Howard O. Allen,	"	1891
	T. J. Weed,	Warehouse Point,	1891
	Mahlon H. Bancroft,	" "	1892
	John B. Noble, *A. V.*,	East Windsor Hill,	1892
	John Fitts,	" "	1892
Ellington,	Sylvester Morris, *C.*, *A. V.*,	Ellington,	1890
	Carlos R. Sadd,	"	1890
	Darius Crane,	Broad Brook,	1890
	Miles H. Aborn,	Ellington,	1891
	John T. McKnight,	"	1891
	Horace W. Kibbe, *S.*, *A. V.*,	"	1891
	James A. Stacy, *A. V.*,	Square Pond,	1892
	Ortive C. Eaton,	Ellington,	1892
	Arthur Hyde,	"	1892

Towns.	Names.	P. O. Address.	Term Expires.
Enfield,	J. Warren Johnson, *C.*,	Enfield,	1890
	Samuel A. Booth, *A. V.*,	"	1890
	James B. Houston, *S.*,	Thompsonville,	1890
	Dr. E. F. Parsons,	"	1891
	Dr. George T. Finch, *A. V.*,	"	1891
	Geo. M. Allen,	Enfield,	1891
	Jos. N. Allen,	"	1892
	Rev. W. A. Luce, *A. V.*,	Hazardville,	1892
	Lyman A. Upson,	Thompsonville,	1892
Essex,*	James Phelps,	Essex,	1890
	H. J. Wallace,	"	1890
	A. P. Tucker,	"	1890
	R. H. Mather,	"	1891
	F. A. Shailer,	"	1891
	H. H. Williams,	Centerbrook,	1891
	Rev. L. S. Griggs, *C.*, *A. V.*,	Ivoryton,	1891
	Alonzo Beckwith,	Centerbrook,	1892
	Samuel Parmelee,	Ivoryton,	1892
	Herbert Rose,	"	1892
	Dr. W. A. Russell, *S.*, *A. V.*,	Essex,	1892
Fairfield,*	Dr. W. H. Donaldson, *A. V.*,	Fairfield,	1890
	Edmond Hobart, *A. V.*,	"	1890
	Dr. M. V. B. Dunham, *C.*, *A. V.*,	Greenfield Hill,	1891
	Rev. Chas. G. Adams, *S.*, *A. V.*,	Southport,	1891
	Benjamin B. Brothwell, *A. V.*,	Bridgeport,	1892
	Michael B. Lacey, *A. V.*,	Plattsville,	1892
Farmington,	Rev. Danforth N. Barney,	Farmington,	1890
	Rev. William H. Redding,	Unionville,	1890
	H. W. Barbour, *S.*,	Farmington,	1890
	Rev. D. D. Marsh, *A. V.*,	Unionville,	1891
	Rev. Geo. F. Clark, *A. V.*,	Farmington,	1891
	J. L. Cowles,	"	1891
	George N. Whiting,	"	1892
	Erastus Gay, *C.*,	"	1892
	Martin T. Parsons,	Unionville,	1892
Franklin,	Clayton H. Lathrop, *A. V.*,	North Franklin,	1890
	Amos G. Crandall, *A. V.*,	South Windham,	1890
	Henry Bellows, *A. V.*,	Baltic,	1891
	George L. Ladd, *C.*, *A. V.*,	North Franklin,	1891
	George E. Starkweather, *A. V.*,	Franklin,	1892
	George H. Griffing, *S.*, *A. V.*,	"	1892
Glastonbury,	Julius S. Hollister, *A. V.*,	East Glastonbury,	1890
	William J. Flood, *A. V.*,	South Glastonbury,	1890
	Henry E. Loomis, *S.*, *A. V.*,	Glastonbury,	1891
	Leon Backer, *A. V.*,	South Glastonbury,	1891
	Wm. H. Griswold, *C.*, *A. V.*,	Addison,	1892
	Rev. Marcus Burr, *A. V.*,	South Glastonbury,	1892
Goshen,	S. A. Bartholomew,	Goshen,	1890
	J. D. Barton, *S.*, *A. V.*,	West Goshen,	1890
	John H. Wadhams,	Goshen,	1891
	Henry Norton,	"	1891
	George Hamond,	West Goshen,	1892
	W. W. Norton, *C.*,	Goshen,	1892
Granby,	H. I. Dewey,	Granby,	1890
	Charles B. Case,	West Granby,	1890
	H. G. Viets,	Granby,	1890
	Dr. W. A. Stratton,	"	1891
	Condit Hayes,	West Granby,	1891
	Arthur H. Rice,	Granby,	1891
	L. C. Spring, *C.*, *A. V.*,	"	1892
	Rev. C. C. Campbell, *A. V.*,	"	1892
	F. J. Jewett, *S.*, *A. V.*,	"	1892
Greenwich,	Amasa A. Marks, *C.*, *A. V.*,	Sound Beach,	1890
	Myron L. Mason, *S.*, *A. V.*,	Greenwich,	1890
	Dr. James L. Marshall, *A. V.*,	Bayport,	1891
	George P. Fisher, *A. V.*,	"	1891
	Silas E. Mead, *A. V.*,	Round Hill,	1892
	Thomas F. Hawley, *A. V.*,	Glenville,	1892
Griswold,	Rev. F. P. O'Keefe,	Jewett City,	1890
	Samuel Barber,	"	1890
	James H. Finn, *C.*,	"	1890
	Daniel L. Phillips, *S.*, *A. V.*,	"	1891
	Alexander Lewis,	Glasgo,	1891

* Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Griswold,	J. D. Eccleston,	Glasgo,	1891
	E. C. Keigwin,	Jewett City,	1892
	E. A. Geer,	"	1892
	Charles Chapman,	Glasgo,	1892
Groton,	Horace Clift, *C.*, *A. V.*,	Mystic Bridge,	1890
	Nelson Morgan, *A. V.*,	Noank,	1890
	Samuel S. Lamb, *S.*, *A. V.*,	Mystic,	1891
	Joseph Hull, *A. V*,	"	1891
	David A. Daboll, Jr., *A. V.*,	Center Groton,	1892
	Rev. A. J. McLeod, *A. V.*,	Groton,	1892
Guilford,	Rev. Dr. W. G. Andrews, *C.*,	Guilford,	1890
	L. A. Kimberly,	"	1890
	Jerome Coan,	North Guilford,	1890
	Rev. Geo. W. Banks, *S.*, *A. V.*,	Guilford,	1891
	Dr. Geo. H. Beebe, *A. V.*,	"	1891
	J. Tuttle Wildman,	"	1891
	Rev. J. J. Smith,	"	1892
	Rev. H. C. McKnight, *A. V.*,	North Guilford,	1892
	Calvin M. Leete,	Leete's Island,	1892
Haddam,	E. P. Arnold, *C.*,	Higganum,	1890
	Dr. S. W. Noyes,	"	1890
	R. E. Thayer,	"	1890
	H. H. Brainard,	"	1891
	Orrin Shailer,	Shailerville,	1891
	A. W. Tyler, *S.*, *A. V.*,	Tylerville,	1891
	Henry R. Shailer,	Shailerville,	1892
	Gilbert M. Clark,	Haddam Neck,	1892
	Charles O. Gillette,	"	1892
Hamden,	Ellsworth A. Bradley,	Hamden,	1890
	John T. Henry, *C.*,	"	1890
	John Miles,	"	1890
	Elias Dickerman, *S.*, *A. V.*,	New Haven,	1890
	Ellsworth B. Cooper,	Hamden,	1891
	John M. Hendinger,	Highwood,	1891
	Charles Vesel,	"	1891
	Rev. C. D. Greeley, *A. V.*,	Mount Carmel,	1892
	Homer Tuttle,	"	1892
Hampton,	Henry Clapp,	Rawson,	1890
	Joseph W. Congdon,	Hampton,	1890
	Addison J. Greenslit,	"	1891
	Everett Elliott,	Elliott,	1891
	Allen Jewett, *S.*, *A. V.*,	Clark's Corner,	1891
	David Greenslit, *C.*,	Hampton,	1892
	Austin E. Pearl,	"	1892
	H. H. Converse,	"	1892
Hartford,	Sidney E. Clarke,	297 Main St., Hartford,	1890
	Rev. Francis Goodwin,	291 Main St., "	1890
	Wm. Waldo Hyde, *A. V.*,	274 Main St., "	1890
	Charles E. Gross, *S.*,	274 Main St., "	1891
	Rev. Storrs O. Seymour,	120 Sigourney St., "	1891
	Dr. George R. Shepherd, *C.*,	667 Asylum St., "	1891
	Daniel A. Markham,	357 Main St., "	1892
	Rev. Edwin P. Parker,	47 Buckingham St., "	1892
	John E. Scanlan,	25 Asylum St., "	1892
Hartland,	Alonzo B. Gaines,	East Hartland,	1890
	Edward A. Collins,	"	1890
	Uriah Nickerson, *S.*, *A. V.*,	Riverton,	1891
	Henry H. Griswold,	West Hartland,	1892
	E. A. Gaylord, *C.*, *A. V.*,	"	1892
Harwinton,	Martin L. Goodwin,	Harwinton,	1890
	Ames C. Scoville, *S.*, *A. V.*,	"	1890
	Albert G. Wilson,	"	1891
	Emerson M. Haves,	"	1891
	Henry D. Reynolds,	"	1892
	Albert W. Buell, *C.*,	"	1892
Hebron,	Hart E. Buell,	Gilead,	1890
	David N. Jones,	Turnerville,	1890
	Cyrus H. Pendleton, *S.*, *A. V.*,	Hebron,	1890
	Chas. L. Phelps,	"	1890
	Frank R. Post.	"	1891
	Daniel W. White,	"	1891
	F. Clarence Bissell, *C.*,	Turnerville,	1892
	Fred B. Brown, *A. V.*,	Gilead,	1892

Towns.	Names.	P. O. Address.	Term Expires.
Hebron,	Geo. E. Chapin,	Hebron,	1892
Huntington,	D. S. Brinsmade, *C.*,	Birmingham,	1890
	Lewis W. Booth,	"	1890
	Horace Wheeler, *A. V.*,	"	1891
	Fred Durand,	"	1891
	G. M. Wakelee,	"	1892
	Edward S. Hawley, *S.*, *A. V.*,	Huntington,	1892
Kent,	Reuben M. Gibbs,	Kent,	1890
	John Wyman, *A. V.*,	Kent Furnace,	1890
	John Chase,	South Kent,	1891
	Chas. L. Spooner, *S.*, *A. V.*,	Kent,	1891
	Rev. Wm. F. Beilby, *A. V.*,	"	1892
	Irwin J. Beardsley, *C.*, *A.V.*,	New Preston,	1892
Killingly,	Marshall P. Dowe,	Danielsonville,	1890
	Herbert C. Columbus,	East Killingly,	1890
	Rev. F. L. Knapp, *C.*, *A.V.*,	Danielsonville,	1890
	Dr. Henry L. Hammond,	Killingly,	1891
	Dr. Asahel E. Darling,	"	1891
	Anthony Ames, *S.*, *A. V.*,	Danielsonville,	1891
	Henry C. Atwood,	Killingly,	1892
	Dr. Charles E Hill,	East Killingly,	1892
	George Lloyd,	Danielsonville,	1892
Killingworth,	W. E. Griswold, *C.*,	Madison,	1890
	L. L. Nettleton, *S.*, *A. V.*,	"	1890
	H. L. Nettleton,	Killingworth,	1890
Lebanon,	Isaac Gillette, *S.*, *A. V.*,	Lebanon,	1890
	Dr. W. P. Barber, *C.*, *A. V.*,	"	1891
	Albert G. Kneeland, *A. V.*,	"	1891
Ledyard,	Moses Gallup,	Mystic,	1890
	Wm T. Cook, *C.*,	Ledyard,	1892
	George Fanning, *S.*, *A.V.*,	"	1892
Lisbon,	C. J. Bromley,	Jewett City,	1890
	A. A. Hills, *S.*, *A. V.*,	Greeneville,	1890
	Henry Lyon,	Jewett City,	1891
	Rev. S. G. Hastings, *C.*, *A.V.*,	"	1891
	Rev. Q. M. Bosworth,	"	1892
	Thomas M. Francis,	"	1892
Litchfield,*	T. Leander Jennings, *A. V.*,	Bantam,	1890
	George W. Mason, *A. V.*,	Litchfield,	1890
	Wm. Deming, *C.*, *A. V.*,	"	1891
	D. C. Kilbourn, *S.*, *A. V.*,	"	1891
	Charles I. Page, *A. V.*,	Milton,	1892
	Joseph H. Hopkins, *A. V.*,	Northfield,	1892
Lyme,	H B. Sisson, *S.*, *A. V.*,	Hamburgh,	1890
	E. Hart Geer,	Hadlyme,	1890
	Rev. Dr. E. F. Burr,	Lyme,	1891
	Dr. J. G. Ely, *C.*,	Hamburgh,	1891
	Rev. B. B. Hopkinson,	Lyme,	1892
	John W. Bill,	Bill Hill,	1892
Madison,	Rev. J. A. Gallup, *S.*,	Madison,	1890
	Charles H. Parker,	North Madison,	1890
	J. Myron Hull, *C.*,	Madison,	1891
	Samuel H. Chittenden,	East River,	1891
	James L. Parker, *A. V.*,	Madison,	1892
	Webster D. Whedon,	"	1892
	W. M. B. Moore, *A.V.*,	North Madison.	
Manchester,	Rev. Silas W. Robbins, *C.*, *A. V.*,	Manchester Green,	1890
	Rev. Jas. F. Campbell, *A.V.*,	Manchester,	1890
	Dr. Oliver B Taylor, *S.*, *A.V.*,	Manchester Green,	1891
	Charles S. Cheney,	South Manchester,	1891
	John S. Cheney,	"	1892
	Thomas H. Weldon,	"	1892
Mansfield,	I. P. Fenton,	Mansfield Center,	1890
	John S. Hanks,	Gurleyville,	1890
	G. F. Swift,	Mansfield Center,	1890
	Andrew M. Grant,	Mount Hope,	1891
	Henry Huntington, *A. V.*,	Mansfield Depot,	1891
	Prof. B. F. Koons,	Storrs,	1891
	Dr. E. G Sumner, *C.*,	Mansfield Center,	1892
	Rev. K. B. Glidden, *S.*, *A. V.*,	" "	1892
	A. W. Buchanan,	" "	1892
Marlborough,	James J. Bell, *C.*, *A. V.*,	Marlborough,	1890
	Mrs Wm. W. Bolles,	"	1890

*Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Marlborough,	John Lord, *S., A. V.,*	Marlborough,	1891
	Effie A. Buell,	"	1891
	William W. Bolles,	"	1892
	Ida Veasey, *A. V.,*	"	1892
Meriden,	Rev. J. T. Pettee, *S., A.V.,*	Meriden,	1890
	Dr. O. J. D. Hughes,	"	1890
	Henry W. Hirschfield,	"	1890
	George H. Lohman,	"	1891
	Frank E. Sands, Ph.B.,	"	1891
	Dr G. H. Wilson,	"	1891
	Dr. C. H. S. Davis,	"	1892
	Dr. A. W. Tracy,	"	1892
	Rev. Dr. J. H. Chapin, *C.,*	"	1892
Middlebury,	L. Abbott, *C.,*	Middlebury,	1890
	G. Watson Elliott,	"	1890
	D. M. Fenn,	"	1891
	A. S. Clark, *S., A. V.,*	"	1891
	Marcus DeForest,	"	1892
	H. S. Atwood,	"	1892
Middlefield,	P. M. Augur, *C.,*	Middlefield,	1890
	J. C. Safford,	Rock Fall,	1890
	Moses W. Terrill,	Middlefield,	1891
	Waldo B. Miller,	"	1891
	Dwight S. Coe,	"	1892
	Isaac H Cornwall,	"	1892
	Rev. A. C. Denison, *S., A. V.,*	"	
Middletown,	Patrick Meegan,	Middletown,	1890
	Charles Reynolds, *S ,*	"	1890
	Murray Closson, *A. V.,*	"	1891
	Eben P. Hubbard, *C.,*	"	1891
	Charles E. Bacon,	"	1892
	H. E. Smith,	"	1892
Middletown,† (City District.)	Stephen B Davis,	Middletown,	1890
	E. Bound Chaffee,	"	1890
	Lyman D. Mills,	"	1890
	William North Rice, *C.,*	"	1891
	Rev. Charles A. Piddock, *A. V.,*	"	1891
	Thomas Thompson,	"	1891
	W. U. Pearne, *S ,*	"	1892
	Sherman M. Bacon,	"	1892
	Dr. Leonard Bailey,	"	1892
Milford,*	George M. Gunn,	Milford,	1890
	William G. Mitchell,	"	1890
	James T. Higby, *C ,*	"	1890
	George F. Platt,	"	1890
	John S. Caroli,	"	1891
	A. Clark Platt,	"	1891
	C. A. Tomlinson, *S.,*	"	1891
	William B Brotherton,	"	1891
	Robert W. Clark,	"	1892
	Isaac T. Rogers, *A. V.,*	"	1892
	Nathan E. Smith, *A. V.,*	"	1892
	Albert A. Baldwin,	"	1892
Monroe,	Rev. David Osborne, *C.,*	Stepney,	1890
	Dr. J. G. Stevens, *A. V.,*	Monroe,	1890
	E. G. Beardsley, *S., A. V.,*	Stepney Depot,	1890
Montville,	Wm. A. Cogshall, *A V.,*	Uncasville,	1890
	D. Chester Comstock,	Montville,	1890
	Moses Chapman,	Oakdale,	1890
	Charles N. Chappell,	Montville,	1891
	Joseph S. Latimer,	"	1891
	Silas H. Browning, *C ,*	"	1891
	J. R. Gay, *S , A. V.,*	Massapeag,	1892
	Joseph S. Collins, *A. V.,*	Montville,	1892
	William Smiddy,	"	1892
Morris,	Dwight Griswold, *C.,*	West Morris,	1890
	Robert W Skilton,	Morris,	1890
	George H. Turkington,	East Morris,	1891
	Homer Stoddard,	West Morris,	1891
	William Kirchberger,	Morris,	1892
	Clark S. Loveland, *S., A. V.,*	"	1892
Naugatuck,	Dr. F. B. Tuttle, *C., A. V.,*	Naugatuck,	1890
	Rev. W. F. Blackman, *S., A. V.,*	"	1890

* Town School Committee. † Board of Education.

Towns.	Names.	P. O. Address.	Term Expires.
Naugatuck,	John Breen, *A. V.*,	Naugatuck,	1891
	A. H. Dayton, *A. V.*,	"	1891
	Patrick Brennan, *A. V.*,	"	1892
	William T. Rodenbach, *A. V.*,	"	1892
New Britain,*	E. H Davison, *C.*,	New Britain,	1890
	Lawrence Crean,	"	1890
	Charles S. Andrews,	"	1890
	Oliver Stanley,	"	1890
	Thomas Schmidt,	"	1891
	John Walsh,	"	1891
	Thomas S. Bishop,	"	1891
	Leopold Klett,	"	1891
	R. G. Hibbard, *S., A. V.*,	"	1892
	Thomas Begley,	"	1892
	V. B. Chamberlain,	"	1892
	Louis F. Muller,	"	1892
	C. D. Hine, *ex officio.*	"	
	John N. Bartlett, *A V.*,	"	
New Canaan,	Edwin Hoyt,	New Canaan,	1890
	Charles E. Hall, *A. V.*,	"	1890
	B. D. Purdy, *C.*,	"	1891
	Rev. F. E. Hopkins, *S.*,	"	1891
	S. B. Hoyt,	"	1892
	William C. Brownson,	"	1892
New Fairfield,	E. H. Pearce,	Ball's Pond,	1890
	C. D. H Kellogg,	Brookfield,	1890
	Edward Treadwell,	"	1890
	H. H Wildman, *C.*,	New Fairfield,	1891
	Henry O. Leach,	Ball's Pond,	1891
	J. J. Treadwell, *S., A. V.*,	New Fairfield,	1892
New Hartford,	John Richards, *C., A. V.*,	New Hartford,	1890
	Henry T. Smith,	"	1890
	Rev. Luke Fitz Simons,	"	1891
	Norman B. Merrill,	"	1891
	Orrin Fitch, *A. V.*,	"	1892
	Clarence F. Loomis, *S., A. V.*,	Bakersville,	1892
New Haven,† (City District.)	Joseph D. Plunkett,	49 Church St., New Hav'n	1890
	Charles E. Graves, *C.*,	101 Grove St., "	1890
	Dr. William H. Carmalt,	87 Elm St., "	1890
	Horace H. Strong,	169 Long Wharf, "	1891
	Thomas O'Brien,	1377 Chapel St., "	1891
	Walter Leigh,	813 Chapel St., "	1891
	Samuel R. Avis,	124 Division St., "	1892
	Max Adler,	60 Court St., "	1892
	James A. Howarth,	34 Vernon St., "	1892
	Horace Day, *S.*,	New Haven.	
	S. T. Dutton, *A. V.*,	"	
New Haven,† (Westville District.)	L. Wheeler Beecher, *C.*,	Westville,	1890
	Burton Dickerman,	"	1890
	Thomas McClure,	"	1890
	George E. Bradley,	"	1891
	M. E Terrell,	"	1891
	J. D. Payne,	"	1891
	John N. Austin,	"	1892
	E L. Hitchcock,	"	1892
	Hobart L. Hotchkiss, *S., A. V.*,	"	1892
New Haven, (South District.)	Lyman C. Thompson, *C.*,	Morris Cove, New Haven,	1890
	Julius H Morris, *S.*,	" "	1890
	Mrs J. H. Morris, *A. V.*,	" "	1890
	Mrs. L. C Thompson, *A. V.*,	" "	1890
Newington,	John S. Kirkham, *C.*,	Newington,	1890
	Rev. John O. Barrows, *A. V.*,	"	1890
	Jacob Dix,	Newington Junction,	1891
	Pratt Francis,	Newington,	1891
	Jedediah Deming,	"	1892
	Charles K. Atwood, *S.*,	"	1892
New London,*	Samuel T. Adams, *S.*,	New London,	1890
	George C. Williams,	"	1890
	Herbert L. Crandall,	"	1890
	Dr. Francis N. Braman, *C.*,	"	1891
	Rev. Dr. James Gibson Johnson,	"	1891
	William H. Tubbs, *A. V.*,	"	1891
	Benjamin Stark,	"	1892

*Town School Committee. † Board of Education.

Towns.	Names.	P O. Address.	Term Expires.
New London,*	Thomas W. Potter,	New London,	1892
	James P. Johnston,	"	1892
New Milford,	Ethiel S. Green,	New Milford,	1890
	Amos H. Bowers, *A. V.*,	Gaylordsville,	1890
	George W. Richmond,	New Milford,	1890
	C. A. Todd, *S.*, *A. V.*,	"	1891
	Henry M. Baldwin,	"	1891
	Rev. John A. Crockett,	"	1891
	Francis E. Baldwin, *C.*,	Northville,	1892
	John F. Addis, *A. V.*,	New Milford,	1892
	David A. Baldwin,	"	1892
Newtown,	Rev. A. P Chapman, *A. V.*,	Sandy Hook,	1890
	Michael F. Bradley, *A. V.*,	"	1890
	William J. Brew,	"	1891
	Daniel G. Beers, *C.*, *A. V.*,	Newtown,	1891
	John J. Northrop, *S.*, *A. V.*,	"	1892
	Chauncey McCarty, *A. V.*,	Stepney,	1892
Norfolk,	John DePeu,	Norfolk,	1890
	Edmund Brown,	"	1890
	Joseph N. Cowles,	"	1890
	Silas A. Palmer,	"	1891
	Robert M. Stack,	"	1891
	John D. Bassett, *S.*,	"	1891
	Frederick E. Porter, *C.*,	"	1892
	Horace B. Knapp, *A. V.*,	"	1892
	George R. Bigelow, *A. V.*,	"	1892
North Branford,	William Maltby,	Northford,	1890
	R. M. Rose,	North Branford,	1890
	Rev. J. L. Nott, *S.*, *A. V.*,	Northford,	1891
	Rev. W. P. Roberts,	"	1891
	Rev. F. Countryman, *C.*, *A. V.*,	North Branford,	1892
	N. M. Robinson,	"	1892
North Canaan,	E. S. Roberts,	East Canaan,	1890
	Rev. E. F. Barnett,	Canaan,	1890
	M. B. Tobey, *C.*, *A. V.*,	Canaan Valley,	1891
	A. T. Roraback, *S.*, *A. V.*,	Canaan,	1891
	Rev. Horace Hoadley,	East Canaan,	1892
	George S. Dunning,	"	1892
North Haven,	R. B. Goodyear,	North Haven,	1890
	S. B. Thorpe, *C.*,	"	1890
	C. M. Tuttle,	Wallingford,	1890
	Rev. W. Lusk, Jr., *S.*, *A. V.*,	North Haven,	1891
	Whitney Elliott,	"	1891
	Jesse Jacobs,	Wallingford,	1891
	Theophilus O. Eaton,	North Haven,	1892
	Joseph Pierpont,	"	1892
	Hubert F. Potter,	"	1892
North Stonington,	Edwin H. Knowles, *C.*, *A. V.*,	North Stonington,	1891
	George A. Pendleton, *A. V.*,	"	1891
	James F. Brown, *S.*, *A. V.*,	Mystic,	1891
Norwalk,	Edwin Adams, *C.*,	South Norwalk,	1890
	Frederick R. Mead,	Norwalk,	1890
	Alfred E. Austin, *A. V.*,	"	1890
	Charles Olmstead, *S.*, *A. V.*,	"	1891
	George W. Carroll,	South Norwalk,	1891
	Jonah J. Millard,	"	1891
	John A. Slater, *A. V.*,	"	1892
	John H. Lee	Norwalk,	1892
	Bradley S. Keith,	Winnipauk,	1892
Norwich,	Robert P. Stanton, *C.*,	Norwich,	1890
	Palmer Bill,	"	1890
	Joseph T. Fanning,	"	1890
	Burrell W. Hyde,	"	1891
	Nathan L. Bishop,	"	1891
	Rev. William B. Clarke,	Norwich Town,	1891
	Timothy Kelley,	Norwich,	1892
	Patrick McLaughlin,	"	1892
	John W. Crary, *S.*, *A. V.*,	"	1892
Norwich (Town St. Dist.),†	Lewis A. Hyde, *S.*,	Norwich Town,	1890
	Henry T. Potter,	"	1890
	Edward Harland,	"	1890
	Rev. Wm. B Clarke, *A. V.*,	"	1891
	J. S. Lathrop, *C.*,	"	1891

* Town School Committee. † Board of Education.

Towns.	Names.	P. O. Address.	Term Expires.
Norwich (Town St. Dist),†	William B. Lathrop,	Norwich Town,	1891
	William H. Fitch,	"	1892
	George McClellan,	"	1892
	Ira S. Peck,	"	1892
Norwich (Central Dist.),†	Costello Lippitt, *C.*,	Norwich,	1890
	Burrell W. Hyde, *S.*,	"	1890
	Rev. William S. Palmer,	"	1890
	Luther R. Case,	"	1891
	S. Alpheus Gilbert,	"	1891
	Donald G. Perkins,	"	1891
	Dr. Patrick Cassidy,	"	1892
	S. Ashbel Crandall,	"	1892
	John F. Parker,	"	1892
	N. L. Bishop, *A. V.* and *Supt.*,	"	
Norwich (West Chelsea† District),	Robert Brown, *C.*,	43 Thames St., Norwich,	1890
	Daniel D. Lyman,	291 West Main St., "	1890
	Albertus Peckham,	76 West Thames St., "	1890
	J. H. Cranston, *S.*, *A. V.*,	189 " " "	1891
	Hezekiah Perkins,	45 Ann St., "	1891
	Reuben S. Bartlett,	287 West Main St., "	1891
	Richard Bushnell,	W Thames, cor. Ev., "	1892
	Jerome F. Williams,	91 West Main St., "	1892
	Nathan Small, *A. V.*,	72 Asylum St., "	1892
Old Lyme,	J. Swaney,	Black Hall,	1890
	W. L. Anderson, *C.*,	"	1890
	J. M. Huntley,	Lyme,	1891
	W. F. Clark,	"	1891
	B. F. Swaney, *S.*,	"	1892
	A. Henry Griswold, *A. V.*,	Black Hall,	1892
Old Saybrook,*	R. B. Chalker, *C.*,	Saybrook,	1890
	W. E. Clark,	"	1890
	D. W. Clark,	"	1891
	J. S. Dickinson,	"	1891
	J. N. Clark,	"	1892
	G. W. Denison, *S.*, *A. V.*,	"	1892
	Robert Chapman, *A. V.*,	"	
Orange,	Rev. N. J. Squires, *C.*,	West Haven,	1890
	Dr. J. F. Barnett, *S.*, *A. V.*,	"	1890
	William A. Peck, Jr.,	"	1891
	I. P. Treat,	Orange,	1891
	William N. Andrew,	"	1892
	Dr. Charles A. Bevan,	"	1892
Oxford,	Orlando C. Osborn, *A. V.*,	Oxford,	1890
	Dr. Lewis Barnes, *S.*, *A. V.*,	"	1890
	Rev. Lewis F. Morris, *C.*, *A. V.*,	"	1891
	Nathan C. Riggs, *A. V.*,	"	1891
	Edgar B. Harger, *A. V.*,	"	1892
	Elijah B. Treat, *A. V.*,	"	1892
Plainfield,	Rev. S. H. Fellows, *S.*, *A. V.*,	Wauregan,	1890
	J. P. Mathien,	"	1890
	Thomas M. Brown,	Moosup,	1890
	W. I. Hyde,	"	1890
	R. Ensworth, *C.*, *A. V.*,	Plainfield,	1891
	J. S. French, *A. V.*,	Central Village,	1891
	Rev. J. A. Creedon,	Moosup,	1891
	W. Tillinghast, *A. V.*,	Plainfield,	1892
	Erastus Spaulding,	Moosup,	1892
Plainville,*	Robert A. Potter, *C.*,	Plainville,	1890
	James E. Prior,	"	1890
	Arthur E. McLean, *A. V.*,	"	1891
	Hiram Carter,	"	1891
	Dr. J. N. Bull, *S.*,	"	1892
	Henry F. Walsh,	"	1892
Plymouth,	L. D. Baldwin, *S.*, *A. V.*,	Plymouth,	1890
	Rev. W. F. Arms, *A. V.*,	Terryville,	1890
	E. M. Talmadge,	Plymouth,	1890
	R. D. H. Allen,	Terryville,	1891
	J. W. Clark,	"	1891
	A. W. Welton,	Plymouth,	1891
	W. W. Clemence, *C.*,	Terryville,	1892
	A. P. Fenn,	Plymouth,	1892
	E. Kunkel,	"	1892
Pomfret,	J. W. Clapp,	Elliott,	1890

* Town School Committee. † Board of Education.

Towns.	Names.	P. O. Address.	Term Expires.
Pomfret,	C. P. Grosvenor,	Abington,	1890
	George Allen, *S.*,	"	1890
	A. S. Bruce, *A. V.*,	Pomfret Landing,	1891
	E. P. Hayward,	Pomfret Centre,	1891
	Frederick Hyde, *C.*,	"	1891
	Horace Sabin,	Pomfret,	1892
	E. P. Mathewson,	"	1892
	William D. Fay,	Elliott,	1892
Portland,	Dr. C. A. Sears,	Portland,	1890
	F Gildersleeve,	Gildersleeve,	1890
	W. D. Penfield,	Cobalt,	1890
	J. H. Pelton,	Portland,	1891
	E. F. Bigelow,	"	1891
	G. B Cleveland, *C.*, *A. V.*,	"	1892
	A. H. Hale, *A. V.*,	"	1892
	C. H. White,	Gildersleeve,	1892
Preston,	Aaron Lucas, *C.*,	Poquetanuck,	1890
	Mason S. Hewitt, *S.*, *A. V.*,	Preston City,	1890
	H. C Palmer, *A. V.*,	Greeneville,	1890
Prospect,*	H. N Clark,	Prospect,	1890
	George R. Morse, *A. V.*,	"	1890
	Rev. Wm. H. Phipps, *S.*, *A.V.*,	"	1891
	W. E. Clark, *C.*,	"	1891
	F. A. Willetts,	"	1892
	Edgar Wallace,	"	1892
Putnam,	Darius S. Skinner, *S.*,	Putnam,	1890
	George A. Hammond,	"	1890
	Frank W. Perry,	"	1890
	Eugene A. Wheelock,	"	1891
	Lucius H. Fuller, *A. V.*,	"	1891
	Nathan W. Kennedy,	"	1891
	Dr. John B. Kent, *C.*,	"	1892
	Edgar M. Warner, *A. V.*,	"	1892
	Henry W. Gazley,	"	1892
Redding,	W. E. Grumman,	Danbury,	1890
	J. F. Olmstead,	West Redding,	1890
	W. C. Sanford, *C*,	Redding Ridge,	1890
	W. E. Duncomb, *A. V.*,	"	1890
	Rev. W. J. Jennings, *S.*, *A.V.*,	Redding,	1891
	B. S. Boughton,	"	1891
	Rev. N. L. Porter,	"	1891
	W. A. Lounsbury,	"	1892
	E. P. Shaw, *A. V.*,	Redding Ridge,	1892
Ridgefield,	John D. Nash,	Titicus,	1890
	James L. Hunt,	"	1890
	Rev. John L. Peck,	Ridgefield,	1890
	Rev. L. W. Abbott, *S.*, *A. V.*,	Titicus,	1891
	Wm. O. Seymour, *C.*,	Ridgefield,	1891
	Rev. J. W. Ballantine,	"	1892
	Dr. Wm. S. Todd,	"	1892
	Howard E. Mead,	"	1892
Rocky Hill,	Fred'k Morton,	Rocky Hill,	1890
	Royal A. Porter, *C.*,	"	1890
	Wm G. Robbins, *S.*, *A. V.*,	"	1891
	James H. Warner,	"	1891
	Dr. F. L. Burr, *A. V.*,	"	1892
	James A. Wilcox,	"	1892
Roxbury,	Frederick H. Leavenworth,	Hotchkissville,	1890
	George S. Clark,	"	1890
	Jay Tyrrell,	Roxbury Station,	1891
	Albert L. Pierce, *C.*, *A. V.*,	Roxbury,	1891
	Dr. L. I. Pons,	"	1892
	G W. P. Leavenworth, *S.*, *A.V.*,	Hotchkissville,	1892
Salem,	Austin O. Gallup,	Salem,	1890
	Robert A. Bailey, *C.*,	"	1890
	Alvah Morgan,	"	1891
	Olin Boynton, *S.*, *A. V.*,	Gardner's Lake,	1891
	Daniel W. Bliven,	Salem,	1892
	Dr Charles F. Congdon,	"	1892
Salisbury,	Dwight Allyn, *C.*, *A. V.*,	Ashley Falls, Mass.,	1890
	Rev R. F. Putnam, *S.*, *A. V.*,	Lime Rock,	1890
	Rev. James H. George, *A. V.*,	Salisbury,	1891
	Hubert Williams, *A. V.*,	Lakeville,	1891

*Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Salisbury,	Rev. Patrick Fox, *A. V.*,	Lakeville,	1892
	Dr. H. M. Burtch, *A. V.*,	Salisbury,	1892
Saybrook,*	Rev. Wm. H. Knouse, *A. V.*,	Deep River,	1890
	George F. Spencer, *C.*,	"	1890
	Emory C. Parker,	"	1890
	Edwin Bidwell,	"	1891
	Horace P. Denison,	"	1891
	O. Henry Glover,	"	1891
	Frederick L' Hommedieu, *S.*,	"	1892
	Charlton M. Pratt,	"	1892
	Dwight S. Southworth,	"	1892
Scotland,	Rev. G. A. Bryan, *S.*, *A. V.*,	Scotland,	1890
	Adelbert Weldon,	"	1890
	Mrs. Jared Fuller,	"	1890
	Mrs. Lucien Bass,	"	1891
	Gerald Waldo. *C.*,	"	1892
	Caleb Anthony,	"	1892
Seymour,*	T. L James, *C.*,	Seymour,	1890
	S. H. Canfield,	"	1890
	H. N. Eggleston,	"	1890
	H. L. Halligan,	"	1891
	L. A. Camp, *A. V.*,	"	1891
	C. J. Atwater, *A. V.*,	"	1891
	T. B. Beach, *S.*,	"	1892
	James Swan,	"	1892
	David Tucker,	"	1892
Sharon,	Herman Rowley,	Sharon,	1890
	Dr C. W. Bassett, *S.*, *A. V.*,	"	1890
	Robert Goodwin,	"	1891
	Fitch Landon, *C.*,	Sharon Valley,	1891
	Charles Benton,	Sharon,	1892
	Charles Gordon,	Sharon Valley,	1892
Sherman,	George W. Green,	Sherman,	1890
	Mills Hungerford,	"	1890
	L. Beach Hungerford,	"	1890
	Welsey J Soule, *S.*, *A. V.*,	"	1891
	Isaac B. Hall,	"	1891
	James H. Stuart,	"	1891
	Frank Hungerford, *A. V.*,	"	1892
	Samuel E. Vincent,	"	1892
	Rev. Edw. P Herrick, *C.*, *A. V.*,	"	1892
Simsbury,	Rev. J T. Heald, *A. V.*,	Tariffville,	1890
	G. B. Holcomb,	Weatogue,	1890
	Dudley B. McLean, *S*, *A. V.*,	Simsbury,	1891
	Henry W. Ensign, *A. V.*,	"	1891
	J. B McLean, *C*,	"	1892
	C. M. Wooster,	Tariffville,	1892
Somers,	L. W. Percival, *C.*,	Somers,	1890
	M. F. Gowdy,	"	1890
	Dr. S. W. Houghton,	"	1891
	A. L Adams,	"	1891
	Albert Kibbe, *S.*,	"	1892
	W. P. Fuller,	"	1892
	Arthur W. Kibbe, *A. V.*,	"	
Southbury,	Charles S. Brown,	Southbury,	1890
	M. L. Cooley, *A. V.*,	"	1890
	Henry M. Canfield, *S.*,	South Britain,	1891
	Hermon Perry,	Southbury,	1891
	David F. Pierce, *C*, *A. V.*,	South Britain,	1892
	Ezra Pierce,	"	1892
Southington,	Stephen Walkley, *C.*,	Southington,	1890
	Solomon Finch,	"	1890
	James Taylor,	Plantsville,	1891
	Andrew F. Barnes, *A. V.*,	Marion,	1891
	Dr. Jas. H. Osborne, *S.*, *A. V.*,	Southington,	1892
	Walter C. Atwater,	Plantsville,	1892
South Windsor,	Sheldon J. Grant,	Wapping,	1890
	Roswell Grant, *S.*,	East Windsor Hill,	1890
	Clellan O. Kibbe,	Wapping,	1891
	Norman F. Stoughton,	"	1891
	Edwin D. Farnham, *C.*,	South Windsor,	1892
	Lucinda Willey, *A. V.*,	"	1892
Sprague,	T. I. Stanton, *C.*,	Baltic,	1890

* Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Sprague,	William A. Green,	Baltic,	1890
	Ebenezer Allen, *A. V.*,	"	1891
	Nathan Geer,	"	1891
	James E. Vickeridge, *S.*, *A. V.*,	Hanover,	1892
	Peter Cote,	Baltic,	1892
Stafford,	J. R. Washburn, *S.*, *A. V.*,	West Stafford,	1890
	Z. W. Ellis, *A. V.*,	"	1890
	Dr. C. B. Newton, *A. V.*,	Stafford Springs,	1891
	Rev. E. F. Clark,	" "	1891
	Sidney Smith, *A. V.*,	Staffordville,	1892
	James Risley, *C.*, *A. V.*,	Stafford,	1892
Stamford,*	Robert Swartwout,	Stamford,	1890
	Edwin L. Brady,	"	1890
	Samuel Roberts,	"	1890
	Lewis R. Hurlbutt, *S.*, *A. V.*,	"	1891
	Schuyler Merritt, *C.*,	"	1891
	Charles Y. Baldwin,	"	1891
	William Wallace Scofield,	"	1892
	Francis J Rogers, *A. V.*,	"	1892
	George H. Hoyt,	"	1892
Sterling,	John B. Stanton, *C.*,	Ekonk,	1890
	N. J. Wood,	North Sterling,	1890
	Henry D. Dixon,	Sterling,	1891
	Rev. E. S. Hill, *S.*, *A. V.*,	"	1891
	A. J. Dixon,	"	1892
	Benjamin T. Bliss,	Oneco,	1892
Stonington,	Simeon Gallup, *C.*, *A. V.*,	Mystic,	1890
	Ambrose Briscoe,	Westerly, R. I.,	1890
	George F. Coats, *A. V.*,	North Stonington,	1891
	Silas B. Wheeler, *A. V.*,	Mystic,	1891
	J. S. Anderson, *A. V.*,	Stonington,	1892
	C. H. Babcock, *S.*, *A. V.*,	Westerly, R. I.,	1892
Stratford,	A. Wilcoxson, *S.*, *A. V.*,	Stratford,	1890
	R. H. Russell, *C.*, *A. V.*,	"	1890
	C. C. Wells, *A. V.*,	"	1891
	H. J. Curtis, *A. V.*,	Bridgeport,	1891
	Morton Beardslee, *A V.*,	"	1892
	Joel S. Ives, *A. V.*,	"	1892
Suffield,	John B. Cannon, *A. V.*,	West Suffield,	1890
	L. N. Austin, *S.*, *A. V.*,	Suffield,	1890
	Charles B. Sheldon, *A. V.*,	West Suffield,	1891
	Henry M. Rose, *A. V.*,	"	1891
	Edwin A. Russell, *C.*, *A. V.*,	Suffield,	1892
	Miss Alena F. Owen, *A. V.*,	"	1892
Thomaston,*	Albert P. Bradstreet, *C.*,	Thomaston,	1890
	Dr. George D. Ferguson,	"	1890
	Rev. Frederick Saunders,	"	1890
	Frank W. Etheridge, *S.*,	"	1891
	George F. Carr,	Reynolds Bridge,	1891
	Rev. M. J. McGiveney, *A. V.*,	Thomaston,	1891
	Dr. R. S. Goodwin, *A. V.*,	"	1892
	George A. Stoughton,	"	1892
	S. S. Lamb,	"	1892
Thompson,	Geo H. Cummings, *S.*, *A. V.*,	Thompson,	1892
	Arthur H. Gulliver, *C.*, *A. V.*,	Grosvenordale,	1892
	Thomas Cooney, *A V.*,	"	1892
Tolland,	William D. Holman,	West Willington,	1890
	Miss M. Underwood,	Tolland,	1890
	S. H. Brown, *C.*,	"	1891
	A. L. Benton,	"	1891
	David A. Brown, *S.*, *A. V.*,	"	1892
	Mrs. Sadie Agard,	"	1892
Torrington,*	Rev. Patrick Duggan,	Torrington,	1890
	Elisha J. Steele, *C.*,	"	1890
	Luther E. Miller,	Torringford,	1890
	Henry J. Ashley,	Torrington,	1891
	Willard A. Cowles, *S.*,	"	1891
	James Alldis,	"	1892
	Avery F. Miner,	"	1892
	James L. Carson,	"	1892
	Edwin H. Forbes, *A. V.*,	"	
Trumbull,	S. H. Booth,	Trumbull,	1890
	Beach Hill, *S.*, *A. V.*,	Long Hill,	1890

*Town School Committee.

Towns.	Names.	P. O. Address.	Term Expires.
Trumbull,	E. P. Burton, *C.*,	Trumbull,	1891
	Rev. C. W. Boylston,	Long Hill,	1891
	H. L. Fairchild,	Nichols,	1892
	William B. Mallette,	Long Hill,	1892
Union	Milton H. Kinney, *C.*,	Mashapaug,	1890
	Silas W. Newell, *A. V.*,	Union,	1890
	Harlow R. Back,	Mashapaug,	1891
	Elam C. Booth, *S.*, *A. V.*,	Stafford Springs,	1891
	Reed H. Walker,	Mashapaug,	1892
	Francis L. Upham,	Union,	1892
Vernon,	W. V. McNerney,	Rockville,	1890
	J. N. Stickney, *A. V.*,	"	1890
	A. P. Hammond,	"	1891
	W. B. Foster, *S.*, *A. V.*,	"	1891
	A. R. Goodrich, *C.*,	Vernon,	1892
	G. G. Tillinghast,	"	1892
Voluntown,	John N. Lewis,	Voluntown,	1890
	A. E. Bitgood, *C.*,	"	1890
	E Byron Gallup, *S.*, *A. V.*,	Ekonk,	1891
	Frank S. Bitgood,	Voluntown,	1891
	John E. Green,	"	1892
	John E. Tanner,	"	1892
Wallingford,	Henry L. Hall, *S.*, *A. V.*,	Wallingford,	1890
	Andrew Andrews,	"	1890
	Rev. Chas. H. Dickinson,	"	1890
	Rev. J E. Wildman,	"	1891
	Rev. Hugh Mallon,	"	1892
	Rev. A. E. Reynolds, *C.*,	"	1892
Warren,	Noble B. Strong, *C. S.*,	Warren,	1890
	Charles W. Everitt,	"	1890
	Samuel E. Tanner,	"	1891
	Henry E. Shove,	"	1891
	Homer S. Sackett,	"	1892
	Edward W. Carter,	"	1892
	William W. Carter, *A. V.*,	"	
Washington,	Rev. Henry Upson, *S.*, *A. V.*,	New Preston,	1890
	George Wheaton,	Marbledale,	1890
	William G. Brinsmade, *A. V.*,	Washington,	1891
	G. C. Whittlesey,	New Preston,	1891
	Rev. Herbert B. Turner,	Washington,	1892
	Charles N. Beach, *C.*, *A. V.*,	Washington Depot,	1892
Waterbury,	Rev. J. W. Fones,	Waterbury,	1890
	E. L. Frisbie, Sen.,	"	1890
	T. I. Driggs, *C.*,	"	1890
	J. A. Moran, *A. V.*,	"	1891
	Rev. F. T. Russell,	"	1891
	Joseph Cullen,	"	1891
	H. F. Bassett, *S.*,	"	1892
	M. H. Brennan, *A. V.*,	"	1892
	Dr. B. A. O'Hara,	"	1892
Waterbury (Cent. Dist.),†	J. W. Webster, *C.*, *A. V.*,	Waterbury,	1890
	H. F. Bassett, *A. V.*,	"	1890
	E. W. McDonald, *A. V.*,	"	1890
	John Henderson, Jr., *A. V.*,	"	1890
	Rev. Hugh Treanor, *A. V.*,	"	1890
	Charles G. Root,	"	1890
	John F. Hayes, *A. V.*,	"	1890
	M. S. Crosby, *Supt.*,	"	
	D. M. Davis, *Clerk*,	"	
Waterford,	J. W. Manwaring,	Waterford,	1890
	H. H. Gorton, *A. V.*,	New London,	1890
	A. H. Lanphere, *S.*, *A. V.*,	Waterford,	1891
	W. C. Saunders, *A. V.*,	"	1891
	G. M. Minor, *A. V.*,	"	1892
	E. J. Hempstead, *C.*, *A. V.*,	New London,	1892
Watertown,	Buel Heminway,	Watertown,	1890
	M. C. Skilton, *A. V.*,	"	1890
	Samuel A. Merwin, *C.*, *A. V.*,	"	1891
	T. P. Baldwin, *S.*, *A. V.*,	"	1891
	Henry E. Scott,	"	1892
	Charles M. Heminway, *A. V.*,	"	1892
Westbrook,	J. H. Walker, *C.*,	Westbrook,	1890
	J. H. DeWolfe, *S.*, *A. V.*,	"	1890

† Board of Education.

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REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF CONNECTICUT,

TO

THE GOVERNOR,

JANUARY, 1890.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1890.

BANK COMMISSIONERS.

CHAS. GRISWOLD, GUILFORD.

STEPHEN GOODRICH, HARTFORD.

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State of Connecticut.

BANK COMMISSIONERS' REPORT.

OFFICE OF THE BANK COMMISSIONERS,
HARTFORD, January 27, 1890.

To His Excellency MORGAN G. BULKELEY, *Governor:*

The Bank Commissioners herewith submit their Annual Report, showing the condition of the several institutions under their charge.

SAVINGS BANKS.

The following table gives a general statement of the condition of the Savings Banks as compared with that of October 1, 1888, their number being eighty-six, an addition of one the past year, "The West Side Savings Bank," of Waterbury.

ASSETS.

	October 1, 1889.	October 1, 1888.	Increase.	Decrease.
Loans on Real Estate,	$44,987,096.35	$43,335,589.56	1,651,506.79	
Loans on Collateral Security,	7,623,712.50	7,988,640.77		$364,928.27
Loans on Personal Security only,	3,351,907.91	2,834,723.41	517,184.50	
Invested in United States Bonds,	1,554,169.86	1,960,030.12		405,860.26
Invested in State, Town, City, and Corporation Bonds,	23,863,828.54	19,964,068.94	3,899,759.60	
Invested in R.R. Stocks and Bd's,	21,245,940.04	21,413,694.92		167,754.88
Invested in Bank Stocks,	6,324,326.02	6,292,681.72	31,644.30	
Real Estate owned, including Banking Houses,	4,229,381.22	4,442,075.95		212,694.73
Miscellaneous Assets,	496,138.69	524,634.45		28,495.76
Cash on hand and in Bank,	2,967,374.01	3,060,836.74		93,462.73
Total Assets,	$116,643,875.14	$111,816,976.58	$4,826,898.56	

LIABILITIES.

	October 1, 1889.	October 1, 1888.	Increase.	Decrease.
Deposits,	$110,370,962.30	$105,850,078.95	$4,520,883.35	
Surplus,	3,801,527.18	3,689,953.25	111,573.93	
Interests and Profit and Loss,	2,394,944.19	2,217,786.57	177,157.62	
Other Liabilities,	76,441.47	59,157.81	17,283.66	
Total Liabilities,	$116,643,875.14	$111,816,976.58	$4,826,898.56	

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1889.	Increase since Oct. 1, 1888.	Decrease since Oct. 1, 1888.
Number of depositors having $500 or less,	233,475	6,337	
Amount of such deposits,	$27,879,029.46	$82,531.43	
Depositors having over $500 and less than $1,000,	31,404	41	
Amount of such deposits,	22,672,417.19	1,043,546.23	
Depositors having $1,000 and not over $2,000,	21,004	221	
Amount of such deposits,	29,235,994.35	1,112,348.24	
Depositors having $2,000 and not over $10,000,	8,871	505	
Amount of such deposits,	28,500,870.90	2,075,956.75	
Depositors having over $10,000,	142	16	
Amount of such deposits,	2,082,650.40	206,530.70	
Total number of depositors,	294,896	7,120	
Total amount of deposits,	110,370,962.30	4,520,883.35	
Largest amount due a single depositor,	101,288.60	4,133.14	
Average amount due depositors,	374.27	6.45	
Number of accounts opened during the year,	45,334	856	
Number of accounts closed during the year,	38,261	1,854	
Income received during the year,	5,975,664.93	180,374.77	
Dividends declared during the year,	4,254,325.35	174,271.02	
Amount deposited including interest credited,	26,919,939.71	301,959.42	
Amount withdrawn during the year,	22,399,056.36		$558,779.70
Amount of past due paper,	40,381.54		37,963.20
Amount of paper charged off during the year,	104,408.68		46,602.47
Office expenses including salaries,	306,328.73	15,948.04	
Net amount of income from real estate owned,	113,594.72		790.07
Amount of assets yielding no income,	874,440.70	12,978.27	
Largest amount loaned to one individual, society, or corporation,	200,000.00		50,000.00

The foregoing tables show a healthy and prosperous condition. The increase of deposits for the year ending Oct. 1, 1889, was $4,520,883.35, making the total deposits $110,370,962.30, with an increase of $111,573.93 in surplus, and $4,826,898.56 in total assets. The total number of depositors has increased 7,120. The number having on deposit over $2,000 and not over $10,000, is 8,871, an increase of 505; and there are 16 more depositors than last year having over $10,000. Seven banks discriminated in their dividends in favor of small depositors.

DIVIDENDS.

The following table shows the rates per cent. of dividends paid:

Rate per cent. of Dividend.		Amount of Deposits.
1 Bank paid,	4½ and 4	$17,384,774.65
6 "	4 and 3	
(Discriminating in favor of deposits of $2,000 and less.)		
18 Banks paid,	4½	18,601,475.22
5 "	5	4,268,218.03
1 "	4¾	701,866.84
1 "	4⅝	466,461.54
52 "	4	68,934,584.21
2 "	0	13,581.81
Total Deposits,		$110,370,962.30

The two banks paying no dividends are the West Side Savings Bank, of Waterbury, a bank organized the past year, and the People's Savings Bank, of Middletown, formerly the Dime Savings Bank, its name having been changed by an act of the General Assembly of 1889.

THE WILLIMANTIC SAVINGS INSTITUTE.

The report of our predecessors, Bank Commissioners Geo. M. Landers and Chas. H. Noble, for 1889 (pages 13 and 14), gives the condition of this bank at the time their report was submitted, Jan. 10, 1889. Subsequently, finding that further action was necessary to preserve the assets and protect the depositors of the bank, they applied to Judge Carpenter, of the Supreme Court of Errors, to issue an injunction preventing its officers and directors from paying out any of its funds for one year from that date, except dividends to its depositors. Their petition was granted and the injunction issued by Judge Carpenter Feb. 22, 1889. On Oct. 21, 1889, the officers and directors applied for a modification of the injunction, allowing them to pay on call any deposit made in their institution after that date; also to pay to any depositor five per cent. of his or her deposit on or after Nov. 10, 1889, and an additional five per cent. on or after Dec. 10, 1889. We assented to their application, and the modification of the injunction asked for was granted by Judge Carpenter.

We believe the Willimantic Savings Institute now to be in a sound and healthy condition. They expect to resume payment on the expiration of the injunction, Feb. 22, 1890, and undoubtedly will be able to do so.

STATE BANKS.

There are eight State Banks. Their number is the same and their capital $50,000 less than last year. The decrease in capital is owing to the Saybrook Bank having reduced its capital that amount. This reduction of its capital stock from $100,000 to $50,000 was approved by the General Assembly of 1889.

The following table gives a summary of their assets and liabilities October 1, 1889:

ASSETS.

Loans and discounts,	$4,776,747.90
Overdrafts,	8,401.44
Stocks, bonds, and mortgages,	874,309.74
Due from banks and bankers,	1,056,228.36
Real estate and furniture and fixtures,	201,031.94
Current expenses,	11,457.63
Specie and currency,	317,245.66
Checks and cash items,	158,331.87
Total assets,	$7,403,754.54

LIABILITIES.

Capital,	$2,340,000.00
Surplus,	260,000.00
Undivided profits,	304,821.96
State bank notes,	9,550.00
Dividends unpaid,	3,074.20
Individual deposits,	4,063,279.67
Due to banks and bankers,	423,028.71
Total liabilities,	$7,403,754.54

TRUST COMPANIES.

The number of Trust Companies doing a banking business is eight, the number remaining the same, with the same amount of capital.

The following is a summary of their condition:

ASSETS.

Loans and discounts,	$2,733,750.01
Overdrafts,	1,752.51
Stocks, bonds, and mortgages,	1,017,372.28
Due from banks and bankers,	655,368.30
Real estate and furniture and fixtures,	308,138.67
Current expenses,	9,911.37
Specie and currency,	91,839.05
Checks and cash items,	51,348.95
Total assets,	$4,869,481.14

LIABILITIES.

Capital,	$1,036,600.00
Surplus,	260,884.34
Undivided profits,	115,251.56
Dividends unpaid,	2,115.02
Individual deposits,	3,216,176.83
Due to banks and bankers,	238,453.34
Total liabilities,	$4,869,481.14

INVESTMENT COMPANIES.

The number of Connecticut Investment Companies remains the same as last report, ten. They represent a total capital of $4,116,170, an increase during the year of $5,000. Their liability for debenture bonds outstanding is $7,526,301, an increase of $905,900 during the year; and the contingent liability for the guarantee of loans sold by them is $1,261,620, an increase of $155,580 during the year.

The Equitable Loan and Trust Company of New London, and the Thames Loan and Trust Company of Norwich, are doing no new business, but are meeting their obligations as they become due, and gradually closing up their business.

The following is a list of Connecticut companies and their locations:

	Principal Office.
The Eastern Banking Company of Hartford,	Boston, Mass.
Equitable Trust Company of New London,	New York City.
The Iowa Mortgage Company of Hartford,	Hartford, Conn.
The Loan and Guarantee Company of Connecticut,	Hartford, Conn.
The Middletown Banking Company, of Middletown,	Middletown, Conn.
The Mortgage Investment Co. of Conn., of Hartford,	Hartford, Conn.
The N. E. Mortgage Security Co. of Conn., of Brooklyn,	Boston, Mass.
The Thames Loan and Trust Company of Norwich,	Norwich, Conn.
The Western Land Company of Brooklyn,	Boston, Mass.
The Western Security Company of Brooklyn,	Boston, Mass.

Their reports in detail follow the reports of Banks and Trust Companies.

FOREIGN INVESTMENT COMPANIES.

Following the reports of the home companies will be found detailed reports of companies doing business in Connecticut, organized under the laws of other States and Territories.

Fifty-six such companies were reported last year. The number contained in this report is sixty. There has been but one failure, so far as we know, among the companies reported last year. Seventeen companies have withdrawn from the State. Some few of them have been merged into other companies. Twenty-two additional companies have entered the State during the year, making the present number of companies that "have submitted themselves and their financial condition to the examination of the Bank Commissioners," as required by the laws of our State, sixty — an increase of four since previous report. Their sworn statements are published as received, and, with a few exceptions, bear date of October 1st.

The total capital represented is $15,930,354.68. Their liability for debenture bonds issued is $24,490,892.25, and a contingent liability for the guarantee of outstanding loans of $78,201,592.18.

While farm mortgages, or debenture bonds based upon them, are undoubtedly safe investments when the business is *honestly* and *capably* managed, we wish it to be understood that the mere appearance of the statement of any company in this report does not, of necessity, carry with it the endorsement of the Commissioners, as for want of time and the fact that many companies were late in qualifying, some of them have not yet been examined. Neither statute law nor State supervision can give to the investor absolute protection; he must, to a great extent, rely on his own judgment and caution.

While it is practically impossible for investors to investigate the security of their loans when it is located

one or two thousand miles away, they should scrutinize carefully the company through which the loans are made and satisfy themselves, if possible, that the company is conservative, capable, and reliable. Among the multitude of companies now being organized, it would be surprising if some did not prove worthless and unreliable. The constantly increasing competition between companies, and the demands of the investor for loans bearing a higher rate of interest, and the desire of the companies to meet the demands of their customers, often leads them into new and undeveloped agricultural sections, where there is a liability to over-valuation of the security.

Respectfully submitted,

CHAS. GRISWOLD,
STEPHEN GOODRICH,
Bank Commissioners.

REPORTS OF SAVINGS BANKS,

October 1, 1889.

BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer. INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$140,363 00	Whole Amount of Deposits,	$185,512.79
Loans on Pers'l Sec'ty only,	3,690.00	Surplus Account,	9,188.42
United States Bonds,	1,000.00	Interest Account,	4,763.86
Town Notes and Orders,	10,500.00		
Bank Stocks in Connecticut,	27,386.00		
Bank Stocks in other States,	3,600.00		
Real Estate by Foreclosure,	950.00		
Banking House Safe,	600.00		
Expense Account,	253.25		
Cash in Bank,	10,629.82		
Cash on hand,	493.00		
Total Assets,	$199,465.07	Total Liabilities,	$199,465.07

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon,	$ 1,000.00	1,000.00	1,270.00
TOWN ORDERS.			
Berlin,	10,500.00	10,500.00	10,500.00
BANK STOCKS.			
35 shares City Bank, Hartford,	3,500.00	3,500.00	3,500.00
8 " Farmers & Mechanics Nat., Hartford,	800.00	800.00	840.00
10 " First National, "	1,000.00	1,000.00	1,070.00
7 " National Exchange, "	350.00	350.00	434.00
33 " Conn. River Banking Co., "	1,650.00	1,485.00	1,617.00
1 " American National, "	50.00	50.00	65.00
14 " Conn. Trust & Safe Dep. Co., "	1,400 00	1,386.00	1,960.00
10 " Hartford Trust Co., "	1,000.00	1,000.00	1,200.00
24 " Phœnix National, "	2,400.00	2,940.00	3,000.00
3 " Middlesex County Nat., Middletown,	300.00	300.00	300.00
13 " Middletown "	975.00	975.00	1,267.50
25 " Southington "	2,500.00	2,500.00	2,500.00
20 " First National, Meriden,	2,000.00	2,000.00	2,200.00
30 " Home National, "	3,000.00	3,600.00	3,600.00
25 " Thames National, Norwich,	2,500.00	2,500.00	3,500.00
30 " Nat. B'k of Commerce, New London,	3,000.00	3,000.00	3,450.00
12 " Merchants Ex. Nat., New York,	600.00	600.00	720.00
10 " American Ex. Nat., " "	1,000.00	1,000.00	1,600.00
20 " Fourth National " "	2,000.00	2,000.00	3,360.00

BERLIN SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	394;	total amount,	$37,170.51
2	Number of depositors having over $500 and less than $1,000, ...	42;	total amount,	29,710.16
3	Number of depositors having $1,000 and not over $2,000, ...	51;	total amount,	68,807.60
4	Number of depositors having over $2,000 and not over $10,000, . . .	20;	total amount,	49,824.52
6	Total number of depositors, ...	507;	total deposits,	$185,512.79

7 Largest amount due a single depositor, $3,813.33.
8 Number of accounts opened during the year, 35; number closed, 60.
9 Amount of income received during the year, $10,609.71.
10 Amount of dividends declared during the year, $7,964.21.
11 Amount deposited, including interest credited, the past year, $34,488.38.
12 Amount withdrawn during the year, $29,316.26.
13 Increase of deposits the past year, $5,172.12.
14 Amount carried to surplus or profit and loss during the year, $2,363.08.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, January 1st and July 1st.
18 State tax during the past year, $324.56.
19 Total office expenses the past year, including salaries, $300.00.
20 Net amount of income during the year from real estate owned, $48.72.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage ? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $8,500.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers. — President, Alfred North; Treasurer, Willis H. Upson; Directors or Trustees, Alfred North, Henry N. Galpin, Wm. H. Risley, Edward E. Stevens, Wm. Bulkeley, Frank L. Wilcox, Theron Upson.

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer. INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,493,115.25	Whole Amt. of Deposits,	$3,133,043.63
Loans on Collateral Security,	126,225.00	Surplus Account,	150,000.00
United States Bonds,	300,000.00	Interest Account,	66,331.24
Town, City, and Corp'n B'ds,	786,500.00	Rent Account,	424.34
Town, City, and Bor'gh Notes,	56,000.00	Suspense Account,	62.59
School District Notes,	13,000.00	Profit and Loss Account,	5,509.67
Railroad Bonds,	412,000.00		
Bank Stocks in Connecticut,	24,000.00		
Bank Stocks in other States,	28,420.00		
Real Estate by Foreclosure,	9,120.00		
Banking House,	45,000.00		
Tax Account, State,	3,641.12		
Expense Account,	2,283.00		
Cash in Bank,	51,170.14		
Cash on hand,	4,896.96		
Total Assets,	$3,355,371.47	Total Liabilities,	$3,355,371.47

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.					
4s of 1907, Registered,			$ 300,000.00	300,000.00	378,000.00
TOWN AND BOROUGH NOTES.					
Town of Stratford,			2,000.00	2,000.00	2,000.00
" " Bridgeport,			35,000.00	35,000.00	35,000.00
Borough of West Stratford,			19,000.00	19,000.00	19,000.00
SCHOOL DISTRICT NOTES.					
Newfield,			13,000.00	13,000.00	13,000.00
TOWN, CITY, AND CORPORATION BONDS.					
Bridgeport Town,	4 per cent.,	1903–1918,	100,000.00	100,000.00	103,000.00
Bridgeport "	4½ "	1900–1910,	39,000.00	39,000.00	40,560.00
Middletown "	6 "	1890,	1,000.00	1,000.00	1,030.00
Fairfield "	6 "	1890–1895,	21,000.00	21,000.00	22,260.00
Fairfield "	4 "	1896–1905,	30,000.00	30,000.00	30,300.00
Danbury "	5 "	1890–1893,	10,000.00	10,000.00	10,100.00
New Haven " (Bridge),	4 per cent.,	1902,	100,000.00	100,000.00	102,000.00
Bennington, Vt., Town,	4 "	1892–1900,	60,000.00	60,000.00	60,600.00
Fair Haven " "	4 "	1895–1905,	35,000.00	35,000.00	35,350.00
Bridgeport City,	5 per cent.,	1908,	60,000.00	60,000.00	66,000.00
Bridgeport "	4 "	1919,	150,000.00	157,500.00	159,000.00
New Haven "	7 "	1891,	10,000.00	10,000.00	10,500.00
Columbus, O., "	4 "	1889–1903,	20,000.00	20,000.00	20,200.00
Columbus, O., "	4 "	1908,	10,000.00	10,000.00	10,200.00

BRIDGEPORT SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS—Continued.				
St. Louis, Mo., City, 5 per cent.,	1900,	$ 15,000.00	15,000.00	16,200.00
Dayton, O., " 4½ "	1889–1893,	16,000.00	16,000.00	16,160.00
Wallingford Borough, 4 per cent.,	1902–1912,	25,000.00	25,000.00	25,250.00
Danbury " 4½ "	1885–1910,	77,000.00	77,000.00	80,080.00
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul:				
Prairie Duchien Div.,	8s, 1898,	5,000.00	5,000.00	6,250.00
Dubuque "	6s, 1920,	15,000.00	15,000.00	16,800.00
La Crosse & Davenport Div.,	5s, 1919,	10,000.00	10,000.00	10,300.00
Chicago & Northwestern:				
Milwaukee & Madison,	6s, 1905,	27,000.00	27,000.00	31,050.00
Chicago & Tomah,	6s, 1905,	30,000.00	30,000.00	34,500.00
Chicago & Milwaukee,	7s, 1898,	20,000.00	20,000.00	24,000.00
New York Central & Hudson River,	7s, 1903,	100,000.00	100,000.00	132,000.00
New York & Harlem,	7s, 1900,	40,000.00	40,000.00	51,200.00
Chicago, Rock Island & Pacific,	6s, 1917,	80,000.00	80,000.00	108,000.00
Illinois Central (Springfield Div.),	6s, 1898,	40,000.00	40,000.00	44,800.00
Chicago, Burlington & Quincy,	7s, 1890,	5,000.00	5,000.00	5,100.00
Chicago & Alton,	7s, 1893,	10,000.00	10,000.00	10,800.00
Delaware & Hudson Canal,	7s, 1894,	30,000.00	30,000.00	34,500.00
BANK STOCKS.				
20 shares National Park,	N. Y.,	2,000.00	2,000.00	4,800.00
20 " Hanover National,	"	2,000.00	2,000.00	6,000.00
26 " Gallatin "	"	1,300.00	1,300.00	3,250.00
40 " American Exchange Nat.,	"	4,000.00	4,000.00	6,400.00
50 " Nat'l Bank of Commerce,	"	5,000.00	5,000.00	9,750.00
12 " Nat'l Bank of State of N. Y.,	"	1,200.00	1,200.00	1,380.00
140 " Chatham National,	"	3,500.00	3,500.00	10,500.00
51 " Phenix "	"	1,020.00	1,020.00	1,377.00
15 " Continental "	"	1,500.00	1,500.00	1,950.00
66 " Merchants "	"	3,300.00	3,300.00	5,115.00
30 " Importers & Traders Nat.,	"	3,000.00	3,000.00	16,200.00
6 " National Shoe & Leather,	"	600.00	600.00	900.00
30 " Ætna National, Hartford,	Conn.,	3,000.00	3,000.00	3,240.00
70 " Conn. " Bridgeport,	"	7,000.00	7,000.00	10,150.00
10 " City " "	"	1,000.00	1,000.00	1,450.00
100 " First " "	"	10,000.00	10,000.00	17,000.00
20 " Pequonnock Nat., "	"	2,000.00	2,000.00	2,300.00
20 " Bridgeport " "	"	1,000.00	1,000.00	1,700.00

BRIDGEPORT SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	7,122; total amount,	$1,011,405.63
2	Number of depositors having over $500 and less than $1,000, ...	961; total amount,	681,004.00
3	Number of depositors having $1,000 and not over $2,000, ...	849; total amount,	1,240,224.00
4	Number of depositors having over $2,000 and not over $10,000, ...	68; total amount,	200,410.00
6	Total number of depositors, . .	9,000; total deposits,	$3,133,043.63

7 Largest amount due a single depositor, $9,219.
8 Number of accounts opened during the year, 1,383; number closed, 1,285.
9 Amount of income received during the year, $162,181.11.
10 Amount of dividends declared during the year, $133,523.32.
11 Amount deposited, including interest credited, the past year, $646,643.49.
12 Amount withdrawn during the year, $575,176.30.
13 Increase of deposits the past year, $71,467.19.
14 Amount carried to surplus or profit and loss during the year, nothing.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, January, 2½ per cent.; July, 2 per cent.
18 State tax during the past year, $7,282.23.
19 Total office expenses the past year, including salaries, $8,360.70.
20 Net amount of income during the year from real estate owned, $1,486.66.
21 What assets, if any, yielding no income during the year, $3,500.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $40,000.
24 Date of annual meeting for choice of officers, June.

Officers. — President, Edmund S. Hawley; Vice-Presidents, S. C. Trubee, T. B. DeForest; Treasurer, Alexander Hawley; Trustees, Philip Conrad, Ezekiel Birdsey, Wm. R. Higby, Edward Sterling, Curtis Thompson, F. B. Hawley, F. N. Benham, Alexander Hawley, L. W. Eaton, Henry B. Drew.

THE BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$715,567.00	Whole Am't of Deposits,	$1,161,303.16
Loans on Collateral Security,	113,125.50	Surplus Account,	20,000.00
Loans on Personal Sec'ty only,	73,635.00	Interest Account,	37,803.65
Town, City, and Corp'n B'ds,	49,000.00		
Town, City, and Borough Notes and Orders,	5,000.00		
School Dist. Notes and Orders,	10,545.00		
Railroad Bonds,	86,000.00		
Bank Stocks in Connecticut,	134,700.00		
Bank Stocks in other States,	12,000.00		
Real Estate by Foreclosure,	3,900.00		
Banking House,	8,000.00		
Cash in Bank,	4,878.37		
Cash on hand,	2,755.94		
Total Assets,	$1,219,106.81	Total Liabilities,	$1,219,106.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bristol Town Order,	$ 5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bristol First School District,	$ 3,000.00	3,000.00	3,000.00
" Second " "	2,500.00	2,500.00	2,500.00
" Third " "	5,000.00	5,000.00	5,000.00
" Eighth " "	45.00	45.00	45.00
TOWN, CITY, AND CORPORATION BONDS.			
Bristol Town Bonds, 4 per cent., due 1898,	4,000.00	4,000.00	4,000.00
" " " 4 per cent., due 1903,	12,000.00	12,000.00	12,000.00
" " " 4 per cent., due 1908,	9,000.00	9,000.00	9,000.00
Cincinnati City Bonds, 6 per cent., due 1906,	5,000.00	5,500.00	6,000.00
" " " 7 per cent., due 1908,	2,000.00	2,250.00	2,500.00
" " " $7\frac{3}{10}$ per cent., due 1906,	5,000.00	6,250.00	6,500.00
" " " $7\frac{8}{10}$ per cent., due 1902,	8,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
N. Y. Central & Hudson River, 7s, 1903,	10,000.00	12,000.00	13,000.00
C. M. & St. Paul, Mineral Point, 5s, 1910,	20,000.00	20,000.00	20,000.00
" " Mil. & St. Paul, 7s, 1903,	5,000.00	5,500.00	6,000.00
" " Chic. & Pac., West, 5s, 1921,	10,000.00	10,000.00	10,500.00
" " Dubuque, 6s, 1920,	10,000.00	10,500.00	11,000.00
" " South Western, 6s, 1909,	10,000.00	10,500.00	11,000.00
Wisconsin Valley, 7s, 1909,	10,000.00	11,500.00	12,000.00
Chic. & N. W., Northwestern Union, 7s, 1917,	5,000.00	6,000.00	7,000.00

BRISTOL SAVINGS BANK.—Continued.

INVESTMENTS.—Continued.

	DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS.				
44	shares Hartford National,	Hartford,	$ 4,400.00	6,000.00	6,600.00
80	" National Exchange,	"	4,000.00	4,000.00	4,600.00
300	" American National,	"	15,000.00	18,000.00	18,750.00
50	" Charter Oak National,	"	5,000.00	5,000.00	5,100.00
24	" Ætna National,	"	2,400.00	2,400.00	2,400.00
40	" Farmers & Mechanics Nat.,	"	4,000.00	4,000.00	4,000.00
6	" City,	"	600.00	600.00	600.00
20	" Mercantile National,	"	2,000.00	2,000.00	1,700.00
100	" First National,	"	10,000.00	10,000.00	10,000.00
72	" Phœnix National,	"	7,200.00	7,600.00	8,000.00
25	" Conn. Trust & Safe Dep. Co.,	"	2,500.00	3,000.00	3,375.00
5	" State,	"	500.00	500.00	450.00
61	" Yale National,	New Haven,	6,100.00	6,100.00	6,100.00
6	" Merchants National,	"	300.00	300.00	300.00
15	" Tradesmens National,	"	1,500.00	2,000.00	2,000.00
13	" Home National,	Meriden,	1,300.00	1,300.00	1,560.00
10	" First National,	"	1,000.00	1,000.00	1,100.00
12	" Central National,	Middletown,	900.00	900.00	1,170.00
10	" First National,	"	1,000.00	1,000.00	1,100.00
50	" First National,	Norwich,	5,000.00	5,000.00	5,000.00
13	" Merchants National,	"	1,300.00	1,300.00	1,300.00
5	" First National,	Portland,	500.00	500.00	525.00
9	" Rockville National,	Rockville,	900.00	900.00	990.00
30	" National Pahquioque,	Danbury,	3,000.00	3,000.00	3,600.00
35	" Deep River National,	Deep River,	3,500.00	3,500.00	4,200.00
100	" Bristol National,	Bristol,	10,000.00	12,500.00	13,500.00
25	" New Britain National,	N. Britain,	2,500.00	3,000.00	3,500.00
50	" Mechanics National,	"	5,000.00	5,000.00	5,000.00
23	" First National,	Wallingford,	2,300.00	2,300.00	2,530.00
60	" Southington Nat.,	Southington,	6,000.00	6,000.00	6,000.00
100	" Manufacturers Nat.,	Waterbury,	10,000.00	11,000.00	13,000.00
50	" Fourth National,	"	5,000.00	5,000.00	5,000.00
20	" Fourth National,	New York,	2,000.00	2,500.00	3,000.00
100	" Western National,	"	10,000.00	9,500.00	9,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	3,150; total amount,	$345,205.01
2	Number of depositors having over $500 and less than $1,000,	420; total amount,	278,246.21
3	Number of depositors having $1,000 and not over $2,000,	241; total amount,	328,775.85
4	Number of depositors having over $2,000 and not over $10,000,	79; total amount,	209,076.09
6	Total number of depositors,	3,890; total deposits,	$1,161,303.16

7 Largest amount due a single depositor, $4,418.34.
8 Number of accounts opened during the year, 644; number closed, 479.
9 Amount of income received during the year, $64,896.58.

BRISTOL SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

10 Amount of dividends declared during the year, $48,038.70.
11 Amount deposited, including interest credited, the past year, $340,093.34.
12 Amount withdrawn during the year, $277,729.66.
13 Increase of deposits the past year, $62,363.68.
14 Amount carried to surplus or profit and loss during the year, $3,000.00.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent. on accounts up to $2,000, and 4 per cent. on excess of $2,000 on any account. Paid January 1st and July 1st.
18 State tax during the past year, $2,623.71.
19 Total office expenses the past year, including salaries, $3,458.58.
20 Net amount of income during the year from real estate owned, $510.91.
21 What assets, if any, yielding no income during the year, $15,000.00.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $40,000.00.
24 Date of annual meeting for choice of officers, third Monday in July.

Officers. — President, Henry A. Seymour; Treasurer, Miles Lewis Peck; Directors or Trustees, Elbert E. Thorp, Edward B. Dunbar, Nathan L. Birge, Julius R. Mitchell, Edward N. Pierce, Lester Goodenough, Gad Norton, David S. Miller, Judah W. Clark.

THE BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer. INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$315,450.00	Whole Am't of Deposits,	$708,492.76
Loans on Collateral Security,	49,560.00	Surplus Account,	12,500.00
Loans on Pers'al Sec'ty only,	1,500.00	Interest Account,	4,080.16
Town, City, and Corporation Bonds,	97,800.00	Profit and Loss Account,	1,661.98
Town, City, and County Notes and Orders,	28,500.00		
School Dist. Notes and Orders,	1,700.00		
Railroad Bonds,	163,600.00		
Bank Stocks in Connecticut,	33,200.00		
Real Estate by Foreclosure,	14,521 25		
Tax Account and Expense on Real Estate,	3,988.36		
Expense Account,	194.93		
Cash in Bank,	13,558.29		
Cash on hand,	3,163.07		
Total Assets,	$726,734.90	Total Liabilities,	$726,734.90

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND COUNTY NOTES AND ORDERS.						
Brooklyn,				$ 11,500.00	11,500.00	11,500.00
Canterbury,				2,500.00	2,500.00	2,500.00
Plainfield,				6,500.00	6,500.00	6,500.00
County of Windham,				8,000.00	8,000.00	8,000.00
SCHOOL DISTRICT NOTES AND ORDERS.						
School District No. 1 (Union), Plainfield,				1,500.00	1,500.00	1,500.00
" " No. 6, Killingly,				200.00	200.00	200.00
TOWN, CITY, AND CORPORATION BONDS.						
City of Hartford,	6 per cent.,		1897,	7,000.00	7,000.00	8,470.00
" Meriden,	6	"	1893,	5,000.00	5,100.00	5,425.00
" "	6	"	1896,	5,000.00	5,200.00	5,950.00
" Lynn,	6	"	1891,	2,000.00	2,000.00	2,080.00
" Cincinnati,	$7\frac{3}{10}$	"	1902,	10,000.00	13,000.00	13,300.00
" "	7	"	1908,	6,000.00	7,700.00	8,340.00
" "	6	"	1906,	4,000.00	4,800.00	4,960.00
" St. Louis,	4	"	1905,	13,000.00	13,000.00	13,520.00
" Bath,	4	"	1911–1921,	15,000.00	15,000.00	15,300.00
Borough Willimantic,	4	"	1904,	10,000.00	10,000.00	10,300.00

BROOKLYN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Town Essex, 4½ per cent., 1900,	$ 5,000.00	5,000.00	5,300.00
" Norwalk, 4 " 1891–1921,	10,000.00	10,000.00	10,400.00
RAILROAD BONDS.			
Chicago & Northwestern: —			
Madison Extension, 7 per ct., 1911,	19,000.00	25,000.00	25,840.00
Menominee " 7 " 1911,	20,000.00	26,500.00	27,200.00
North Western Union Ex., 7 " 1917,	25,000.00	32,300.00	35,000.00
Ottumwa, C. Falls & St. Paul, 5 " 1909,	20,000.00	20,800.00	21,800.00
Chicago, Milwaukee & St. Paul: —			
Wisconsin Valley Division, 7 per ct., 1909,	8,500.00	10,200.00	11,220.00
Chicago & Pacific " 6 " 1910,	16,000.00	18,500.00	19,200.00
Chicago & Pac. West. " 5 " 1921,	10,000 00	10,400.00	10,800.00
Mineral Point " 5 " 1910,	10,000.00	10,000.00	10,700.00
Shamokin Valley & Pottsville, 7 " 1901,	8,000.00	9,900.00	10,160.00
BANK STOCKS.			
100 shares Windham Co. National, Brooklyn,	10,000.00	11,600.00	10,000.00
10 " First " Killingly,	1,000.00	1,100.00	1,000.00
50 " " " Norwich,	5,000.00	5,500.00	4,500.00
50 " Second " "	5,000.00	6,000.00	5,900.00
25 " Merchants " "	2,500.00	2,500.00	2,750.00
30 " Thames " "	3,000.00	4,000.00	4,200.00
10 " Home " Meriden,	1,000.00	1,300.00	1,250.00
10 " Second " New Haven,	1,000.00	1,200.00	1,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,256; total amount,	$183,130.52
2	Number of depositors having over $500 or less than $1,000,	248; total amount,	171,563.47
3	Number of depositors having $1,000 and not over $2,000,	153; total amount,	196,657.83
4	Number of depositors having over $2,000 and not over $10,000,	49; total amount,	157,140.94
6	Total number of depositors,	1,706; total deposits,	$708,492 76

7 Largest amount due a single depositor, $7,626.06.
8 Number of accounts opened during the year, 240; number closed, 179.
9 Amount of income received during the year, $33,777.06.
10 Amount of dividends declared during the year, $26,112.36.
11 Amount deposited, including interest credited, the past year, $141,692.13.
12 Amount withdrawn during the year, $86,792.29.
13 Increase of deposits the past year, $54,899.84.
14 Amount carried to surplus or profit and loss during the year, $4,223.66.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, March and September.
18 State tax during the past year, $1,469.66.

BROOKLYN SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

19 Total office expenses the past year, including salaries, $1,996.96.
20 Net amount of income during the year from real estate owned, $103.75.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $13,500.
24 Date of annual meeting for choice of officers, July.

Officers. — President, Marvin H. Sanger; Vice-President, Frank E. Baker; Treasurer, Clarence A. Potter; Directors or Trustees, Marvin H. Sanger, John Palmer, David Greenslit, John P. Wood, Clarence A. Potter, John Waldo, Alfred Pray, Thomas R. Baxter, Preston B. Sibley.

CANAAN SAVINGS BANK.

JOSEPH W. PEET, Treasurer. INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$29,395.00	Whole Amount of Deposits,	$137,823.21
Loans on Collateral Security,	1,228.29	Surplus Account,	6,060.23
Loans on Personal Security only,	7,917.00	Interest Account,	2,994.15
United States Bonds,	17,444.76	Profit and Loss,	137.20
Town, City, and Corp'n B'ds,	32,522.80		
Town, City, and Borough Notes and Orders,	9,250.00		
Railroad Bonds,	34,126.25		
Bank Stocks in Connecticut,	4,390.00		
Bank Stocks in other States,	5,147.50		
Cash in Bank,	3,737.29		
Cash on hand,	1,855.90		
Total Assets,	$147,014.79	Total Liabilities,	$147,014.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Registered,	$ 14,700.00	17,444.76	18,816.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of North Canaan,	4,000.00	4,000.00	4,000.00
Town of Sheffield,	5,250.00	5,250.00	5,250.00
TOWN, CITY, AND CORPORATION BONDS.			
Danbury, Conn., 4 per cent., due 20 yrs.,	8,000.00	8,545.20	8,800.00
Norwalk, " " " $\frac{10}{20}$ "	5,000.00	5,000.00	5,500.00
New Haven, " " " 10 "	2,000.00	2,000.00	2,100.00
Middletown, " " " 20 "	2,000.00	2,000.00	2,100.00
Birmingh'm, " " " 20 "	5,000.00	5,140.69	5,250.00
Waterbury, " " " 20 "	3,000.00	3,000.00	3,300.00
Worcester, Mass., " " 1938,	5,000.00	5,477.81	6,000.00
City of Cincinnati, O., $7\frac{3}{10}$ " " 1906,	1,000.00	1,359.10	1,359.10
RAILROAD BONDS.			
N. Y. Central & Hudson, 7 per cent., due 1904,	10,000.00	13,295.00	13,500.00
Chicago, R. I. & Pacific, 6 " " 1915,	15,000.00	18,831.25	20,550.00
N. Y., N. H. & Hartford, 4 " " 1904,	2,000.00	2,000.00	2,500.00

CANAAN SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
10 shares Central National, New York, . . $	1,000.00	997.50	1,450.00
10 " Fourth " " " . .	1,000.00	1,000.00	1,700.00
31 " American Exchange Nat., New York,	3,100.00	3,100.00	5,228.00
35 " National Iron, " "	3,500.00	4,390.00	4,390.00
5 " Metropolitan National, " "	500.00	50.00	70.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	559; total amount,	$54,226.62
2	Number of depositors having over $500 and less than $1,000, . . .	55; total amount,	36,979.43
3	Number of depositors having $1,000 and not over $2,000, ...	28; total amount,	34,358.84
4	Number of depositors having over $2,000 and not over $10,000, . . .	5; total amount,	12,258.32
6	Total number of depositors, . . .	647; total deposits,	$137,823.21

7 Largest amount due a single depositor, $3,100.26.
8 Number of accounts opened during the year, 110; number closed, 79.
9 Amount of income received during the year, $5,912.75.
10 Amount of dividends declared during the year, $4,895.18.
11 Amount deposited, including interest credited, the past year, $58,153.21.
12 Amount withdrawn during the year, $48,098.55.
13 Increase of deposits the past year, $10,054.66.
14 Amount carried to surplus or profit and loss during the year, $188.42.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $60.00.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $205.12.
19 Total office expenses the past year, including salaries, $387.84.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $4,579.06.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $2,600.00.
24 Date of annual meeting for choice of officers, 2d Tuesday in July.

Officers.— President, Samuel A. Bennett; Treasurer, Joseph W. Peet; Directors or Trustees, F. A. Underwood, John B. Reed, George S. Fuller.

THE CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer. INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,323,106.50	Whole Am't of Deposits,	$4,158,431.62
Loans on Collateral Security,	615,800.00	Surplus Account,	101,000.00
Loans on Pers'al Sec'ty only,	9,280.39	Interest Account,	10,473.61
United States Bonds,	400,000.00	Rent Account,	592.04
State Bonds,	60,000.00	Profit and Loss Account,	71,446.14
Town, City, and Corp'n B'ds,	557,000.00		
Town, City, and Bor'gh Ord's,	6,000.00		
Railroad Bonds,	1,055,000.00		
Bank Stocks in Connecticut,	15,000.00		
Bank Stocks in other States,	76,300.00		
Real Estate by Foreclosure,	119,014.28		
Banking House,	23,450.00		
Tax and Insurance Account,	879.99		
Expense Account,	731.90		
Cash in Bank,	76,758.75		
Cash on hand,	3,621.60		
Total Assets,	$4,341,943.41	Total Liabilities,	$4,341,943.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Registered,	$ 400,000.00	400,000.00	508,000.00
STATE BONDS.			
Connecticut 3s, 1910,	60,000.00	60,000.00	60,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Willington,	6,000.00	6,000.00	6,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester, 4s, 1907,	20,000.00	20,000.00	20,000.00
" Greenwich, 4s, 1912,	160,000.00	160,000.00	160,000.00
" Old Saybrook, 5s, 1894,	17,000.00	17,000.00	17,510.00
" Preston, 4s, 1906,	40,000.00	40,000.00	40,000.00
" Vernon, 3s, 1906,	60,000.00	60,000.00	57,000.00
City of Cincinnati, O., Gold, 6s, 1906,	69,000.00	69,000.00	85,905.00
" " C'cy, 6s, 1909,	27,000.00	27,000.00	33,615.00
" " 7s, 1902,	2,000.00	2,000.00	2,640.00
" " 7s, 1904,	12,000.00	12,000.00	15,840.00
" " 7s, 1908,	3,000.00	3,000.00	4,117.50
" " 7 3/10s, 1902,	22,000.00	22,000.00	29,370.00
" " 7 9/10s, 1906,	15,000.00	15,000.00	20,100.00
" Chicago, Ill., 7s, 1892–4,	7,000.00	7,000.00	8,085.00
" Cleveland, O., 6s, 1896,	5,000.00	5,000.00	5,750.00
" Columbus, O., 6s, 1898,	98,000.00	98,000.00	103,880.00

THE CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Albany & Susquehanna,	7s, 1906,	$ 25,000.00	25,000.00	33,875.00
Buffalo, New York & Erie,	7s, 1916,	25,000.00	25,000.00	35,500.00
Chicago & Alton,	7s, 1893,	13,000.00	13,000 00	14,170.00
Louisiana & Missouri River,	7s, 1900,	100,000.00	100,000.00	120,000.00
St. Louis, Jacksonville & Chicago,	7s, 1894,	150,000.00	150,000.00	172,500.00
Chic., Mil. & St. Paul, Dubuque Div.,	6s, 1920,	10,000.00	10,000.00	11,325.00
LaCrosse & Davenport Div.,	5s, 1919,	25,000.00	25,000.00	26,000.00
Southwestern Div.,	6s, 1909,	25,000.00	25,000.00	29,000.00
Wisconsin Valley,	7s, 1909,	35,000.00	35,000.00	43,225.00
Chic. & N'w'n, Ced. Rap. & Mo. Riv.,	7s, 1916,	35,000.00	35,000.00	46,900.00
Chicago & Milwaukee,	7s, 1898,	25,000.00	25,000.00	30,750.00
DesMoines & Minneapolis,	7s, 1907,	16,000.00	16,000.00	20,640.00
Madison Extension,	7s, 1911,	54,000.00	54,000.00	67,500.00
Menominee Extension,	7s, 1911,	19,000.00	19,000.00	23,750.00
Northwestern Union,	7s, 1917,	85,000.00	85,000.00	112,200.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	7,000.00	7,000.00	7,560 00
Cincinnati, Hamilton & Dayton,	6s, 1905,	5,000.00	5,000.00	5,675.00
Columbus & Xenia,	7s, 1890,	4,000.00	4,000.00	4,070.00
Delaware & Bound Brook,	7s, 1905,	25,000.00	25,000.00	32,625.00
Iowa Falls & Sioux City,	7s, 1917,	25,000.00	25,000.00	33,062.50
Jeffersonville, Madison & Indianapolis,	7s, 1906,	14,000 00	14,000.00	16,205.00
Joliet & Northern Indiana,	7s, 1907,	50,000.00	50,000.00	60,000.00
Lawrence,	7s, 1895,	10,000.00	10,000.00	11,500.00
Mineral Range,	8s, 1888,	25,000.00	25,000.00	25,000.00
Morris & Essex,	7s, 1914,	14,000.00	14,000.00	20,720.00
Naugatuck,	4s, 1913,	100,000.00	100,000.00	102,000.00
New York Central & Hudson River,	7s, 1903,	50,000.00	50,000.00	65,500.00
Southwest Pennsylvania,	7s, 1917,	56,000.00	56,000 00	74,480.00
Staten Island,	7s, 1893,	17,000.00	17,000.00	19,380.00
Terre Haute & Indianapolis,	7s, 1893,	11,000.00	11,000.00	12,100.00
BANK STOCKS.				
150 shares Thames National, Norwich,		15,000.00	15,000.00	21,000.00
100 " American Exchange Nat., New York,		10,000.00	10,000.00	15,850.00
66 " Central National,	"	6,600.00	6,600.00	9,438.00
160 " Commerce National,	"	10,000.00	10,000.00	19,600.00
81 " Continental National,	"	8,100.00	8,100.00	10,449.00
10 " Corn Exchange,	"	1,000.00	1,000.00	2,347.50
120 " Fourth National,	"	12,000.00	12,000.00	20,220.00
60 " Hanover National,	"	6,000.00	6,000.00	19,230.00
30 " Importers and Traders Nat.,	"	3,000.00	3,000.00	16,350.00
100 " Merchants National,	"	5,000.00	5,000.00	7,900.00
100 " Merchants Exchange Nat.,	"	5,000.00	5,000.00	6,000.00
50 " Nassau,	"	2,500.00	2,500.00	3,875.00
37 " Ninth National,	"	3,700.00	3,700.00	5,735.00
34 " Shoe and Leather National,	"	3,400.00	3,400.00	5,338.00

THE CHELSEA SAVINGS BANK, NORWICH. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	3,458;	total amount,	$520,557.77
2	Number of depositors having over $500 and less than $1,000, ...	878;	total amount,	616,792.44
3	Number of depositors having $1,000 and not over $2,000, ...	821;	total amount,	1,089,295.04
4	Number of depositors having over $2,000 and not over $10,000, ...	474;	total amount,	1,619,579.27
5	Number of depositors having over $10,000,	15;	total amount,	312,207.10
6	Total number of depositors, ...	5,646;	total deposits,	$4,158,431.62

7 Largest amount due a single depositor, $101,288.60.
8 Number of accounts opened during the year, 777; number closed, 691.
9 Amount of income received during the year, $227,725 21.
10 Amount of dividends declared during the year, $158,910.19.
11 Amount deposited, including interest credited, the past year, $921,364.39.
12 Amount withdrawn during the year, $769,358.87.
13 Increase of deposits the past year, $152,005.52.
14 Amount carried to surplus or profit and loss during the year? $11,000 to Surplus; $29,417.29 to Profit and Loss.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, March and September 1st.
18 State tax during the past year, $9,164.44.
19 Total office expenses the past year, including salaries, $9,263.59.
20 Net amount of income during the year from real estate owned, $3,230.52.
21 What assets, if any, yielding no income during the year, $95,000.00.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $100,000.
24 Date of annual meeting for choice of officers, third Wednesday in September.

Officers. — President, Henry Bill; Vice-Presidents, John T. Wait, James A. Hovey, Edward Harland; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman; Directors, John P. Barstow, O. J. Lamb, Oliver P. Avery, George D. Coit, Henry H. Gallup, David A. Billings, William A. Slater, William N. Blackstone, John C. Averill.

CHESTER SAVINGS BANK.

EDWARD C. HUNGERFORD, Treasurer. INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$91,022.95	Whole Amount of Deposits,	$162,375.33
Loans on Collateral Security,	2,555.00	Surplus Account,	5,250.00
Loans on Pers'al Sec'ty only,	6,297.00	Interest Account,	1,339.75
Town, City, and Corp. Bonds,	27,165.00		
School Dist. Notes and Orders,	200.00		
Railroad Bonds,	14,600.00		
Bank Stocks in Connecticut,	19,530.00		
Bank Stocks in other States,	5,421.25		
Expense Account,	5.85		
Office Furniture,	220.00		
Cash in Bank,	1,527.42		
Cash on hand,	420.61		
Total Assets,	$168,965.08	Total Liabilities,	$168,965.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
South School District, Chester, Conn.,	$ 200.00	200.00	200.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6s, currency, 1909,	3,000.00	3,000.00	3,600.00
Cincinnati, Ohio, 6s, gold, 1906,	3,000.00	3,000.00	3,600.00
St. Louis, Missouri, 6s, gold, 1890,	3,000.00	3,000.00	3,000.00
St. Louis, Missouri, 6s, gold, 1891,	3,000.00	3,000.00	3,000.00
Columbus, Ohio, 4s, currency, 1912,	3,000.00	3,000.00	3,000.00
Columbus, Ohio, 6s, currency, 1896,	3,000.00	3,165.00	3,165.00
City of Bath, Maine, 6s, 1891,	5,000.00	5,000.00	5,000.00
Town of Groton, Conn., 6s, 1893,	500.00	500.00	560.00
Town of Chester, Conn., 6s, 1890,	3,500.00	3,500.00	3,500.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911,	3,000.00	3,500.00	3,840.00
Mineral Range R. R. Co., 5s, 1915,	3,000.00	2,400.00	2,400.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	3,000.00	3,000.00	3,450.00
Atchison, Topeka & Santa Fe:—			
Land Grants, 7s, 1900,	5,000.00	5,700.00	5,700.00
BANK STOCKS.			
80 shares Deep River National, Deep River, Conn.	8,000.00	10,400.00	10,000.00
25 " First " Middletown, "	2,500.00	2,500.00	2,500.00
20 " Nat. Bank of N. E., East Haddam, "	2,000.00	2,405.00	2,405.00

CHESTER SAVINGS BANK.—Continued.

INVESTMENTS.—Continued.

	DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS.—CONTINUED.				
24	shares City Bank,	Hartford, Conn.,	$ 2,400.00	2,025.00	2,160.00
10	" Home National,	Meriden, "	1,000.00	1,300.00	1,250.00
9	" Saybrook Bank,	Essex, "	450.00	900.00	540.00
20	" Central National,	New York City,	2,000.00	2,081.25	2,800.00
10	" National Park,	" "	1,000.00	1,013.75	2,400.00
11	" Fourth National,	" "	1,100.00	1,126.25	1,760.00
24	" Merchants Ex. Nat'l,	" "	1,200.00	1,200.00	1,440.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	504; total amount,	$46,446.81
2	Number of depositors having over $500 and less than $1,000, ...	50; total amount,	37,484.78
3	Number of depositors having $1,000 and not over $2,000, ...	39; total amount,	52,321.61
4	Number of depositors having over $2,000 and not over $10,000, ...	9; total amount,	26,122.13
6	Total number of depositors, . . .	602; total deposits,	$162,375.33

7 Largest amount due a single depositor, $4,994.13.
8 Number of accounts opened during the year, 75; number closed, 42.
9 Amount of income received during the year, $9,721.51.
10 Amount of dividends declared during the year, $6,785.60.
11 Amount deposited, including interest credited, the past year, $30,008.07.
12 Amount withdrawn during the year, $17,664.12.
13 Increase of deposits the past year, $12,343.95.
14 Amount carried to surplus or profit and loss during the year, $500.00.
15 Amount of paper past due, $574.00.
16 Amount of paper charged off the past year, nothing.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2¼ per cent. February 1st, and 2¼ per cent. August 1st.
18 State tax during the past year, $259.13.
19 Total office expenses the past year, including salaries, $687.07.
20 Net amount of income during the year from real estate owned, nothing.
21 What assets, if any, yielding no income during the year, $6,300.00.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $2,000 00.
24 Date of annual meeting for choice of officers. Second Monday in July.

Officers.—President, Charles L. Griswold; Treasurer, Edward C. Hungerford; Directors or Trustees, George Jones, Ambrose Pratt, S. W. Turner, George W. Smith, Hiram H. Clark, C. G. Ladd, N. C. Perry, Fisk Shailer, J. W. Marvin.

CITIZENS SAVINGS BANK, STAMFORD.

HENRY V. RIKER, Treasurer. INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$682,299.00	Whole Am't of Deposits,	$1,375,491 85
Loans on Collateral Security,	162,146.00	Surplus Account,	44,000 00
Loans on Personal Sec'y only,	7,000.00	Interest Account,	4,384.49
United States Bonds,	100,000.00		
Town, City, and Corp'n B'ds,	133,000 00		
Town, City, & B. N. & Or.,	6,339.98		
Railroad Bonds,	244,000.00		
Bank Stocks in Connecticut,	40,210.00		
Bank Stocks in other States,	86,500.00		
Real Estate by Foreclosure,	4,000.00		
Cash in Bank,	8,381.36		
Total Assets,	$1,423,876.34	Total Liabilities,	$1,423,876.34

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.					
Fours of 1907, Registered,			$ 50,000.00	50,000.00	64,000.00
Currency Sixes,			50,000.00	50,000.00	64,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.					
Darien,			6,339.98	6,339.98	6,339.98
TOWN, CITY, AND CORPORATION BONDS.					
Norwalk Borough,	4s,	1926,	50,000.00	50,000.00	55,000.00
Stamford Borough,	4s,	1906,	20,000.00	20,000.00	22,000.00
Stamford Town Hall B's,	6s,	1890,	32,000.00	32,000.00	33,000.00
Cincinnati City,	$7\frac{3}{10}$s,	1906,	1,000.00	1,000.00	1,300.00
New York City,	6s,	1905,	10,000.00	10,000.00	13,000.00
Brooklyn City,	6s,	1924,	10,000.00	10,000.00	15,000.00
Middletown City,	6s,	1901,	10,000.00	10,000.00	12,000.00
RAILROAD BONDS.					
New York, New Haven & Hartford,	4s,	1903,	20,000.00	20,000.00	22,000.00
Morris & Essex,	7s,	1914,	10,000.00	13,000.00	14,500.00
Pittsburgh, Ft. Wayne & Chicago,	7s,	1912,	10,000.00	13,000.00	14,500.00
Chi. & Northwest'n, Menominee Ex.,	7s,	1911,	10,000.00	13,000.00	14,500.00
New York & Harlem,	7s,	1900,	50,000.00	65,000.00	65,000.00
Chicago, Rock Island & Pacific,	6s,	1917,	50,000.00	60,000.00	68,000.00
New York Central,	7s,	1903,	50,000.00	60,000.00	67,500.00

CITIZENS SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

	DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS.			
4	shares First Nat. Bank, South Norwalk, . $	400.00	400.00	400.00
221	" First National Bank, Stamford, .	22,100.00	36,000.00	55,250.00
7	" Stamford National Bank, . .	210.00	210.00	350.00
20	" City National Bank, South Norwalk,	2,000.00	2,000.00	2,100.00
16	" National Bank of Norwalk, . .	1,600.00	1,600.00	1,700.00
25	" Western National Bank, New York,	2,500.00	2,500.00	2,500.00
100	" Fourth National Bank, "	10,000.00	10,000.00	17,000.00
100	" American Ex. Nat. Bank, "	10,000.00	10,000.00	16,000.00
100	" National Park Bank, "	10,000.00	14,000.00	24,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,145; total amount,	$298,105.01
2	Number of depositors having over $500 and less than $1,000, ...	404; total amount,	280,653.71
3	Number of depositors having $1,000 and not over $2,000, ...	301; total amount,	402,073.46
4	Number of depositors having over $2,000 and not over $10,000, ...	114; total amount,	370,809.52
5	Number of depositors having over $10,000,	2; total amount,	23,850.15
6	Total number of depositors, . . .	2,966; total deposits,	$1,375,491.85

7 Largest amount due a single depositor, $12,850.15.
8 Number of accounts opened during the year, 552; number closed, 415.
9 Amount of income received during the year, $71,538.10.
10 Amount of dividends declared during the year, $49,973.64.
11 Amount deposited, including interest credited, the past year, $438,568.13.
12 Amount withdrawn during the year, $363,049.
13 Increase of deposits the past year, $75,519.13.
14 Amount carried to surplus or profit and loss during the year, $1,000.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $3,168.72.
19 Total office expenses the past year, including salaries, $3,791.50.
20 Net amount of income during the year from real estate owned, $56.25.
21 What assets, if any, yielding no income during the year, $2,500.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $33,000.
24 Date of annual meeting for choice of officers, first Thursday in July.

OFFICERS. — President, Seth S. Cook; Treasurer, Henry V. Riker; Directors or Trustees, Seth S. Cook, Chas. W. Brown, T. H. H. Messinger, William Hoyt, Chas. Gaylor, John P. Hamilton, Henry V. Riker.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer. INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,426,125.00	Whole Am't of Deposits,	$2,796,377.82
Loans on Collateral Security,	39,650.00	Surplus Account,	108,000.00
Loans on Personal Sec'ty only,	32,600.00	Interest Account,	52,488.78
Town, City, and Corp'n B'ds,	508,000.00		
Town, City, and Borough Notes and Orders,	29,000.00		
School Dist. Notes and Orders,	12,000.00		
Railroad Bonds,	643,000.00		
Bank Stocks in Connecticut,	104,700.00		
Banking House,	44,300.00		
Cash in Bank,	105,738.18		
Cash on hand,	11,753.42		
Total Assets,	$2,956,866.60	Total Liabilities,	$2,956,866.60

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.					
Town of Bridgeport, demand notes,			$ 29,000.00	29,000.00	29,000.00
SCHOOL DISTRICT NOTES AND ORDERS.					
First School District, town of Stratford,			12,000.00	12,000.00	12,000.00
TOWN, CITY, AND CORPORATION BONDS.					
Bridgeport	City,	7s, 1891,	150,000.00	150,000 00	156,000.00
Bridgeport	"	3½s, 1915,	10,000.00	10,000.00	10,000.00
Boston	"	3½s, 1918,	100,000.00	100,000.00	103,500.00
St. Louis	"	6s, 1893–1905,	72,000.00	72,000.00	83,000.00
"	"	4s, 1908,	1,000.00	1,000.00	1,050.00
Cincinnati	"	6s, 1906,	50,000.00	50,000.00	60,000.00
"	"	5s, 1910,	50,000.00	50,000.00	56,000.00
Minneapolis	"	4s, 1917,	25,000.00	25,000.00	26,000.00
Wallingford Borough,		4s, 1902,	25,000.00	25,000.00	25,500.00
Huntington School District,		4s, 1906,	25,000.00	25,000.00	25,500.00
RAILROAD BONDS.					
New York Central & Hudson River,		7s, 1903,	125,000.00	145,000.00	166,000.00
New York & Harlem,		7s, 1900,	25,000.00	25,000.00	32,000.00
Chicago, Rock Island & Pacific,		6s, 1917,	100,000.00	100,000.00	135,000.00
Delaware & Hudson Canal Co.,		7s. 1917,	50,000.00	50,000.00	74,000.00
Chicago & Northwestern:					
Madison Extension,		7s, 1911,	45,000.00	45,000.00	58,000.00
Des Moines & Minneapolis,		7s, 1907,	30,000.00	30,000.00	37,000.00
Chicago & Tomah,		6s, 1905	50,000.00	50,000.00	60,000.00
Milwaukee & Madison		6s, 1905,	30,000.00	30,000.00	36,000.00

CITY SAVINGS BANK OF BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Milwaukee & St. Paul:			
Dubuque Division, 6s, 1920,	$ 40,000.00	40,000.00	46,000.00
Chicago & Milwaukee " 7s, 1903,	15,000.00	15,000.00	18,000.00
Wisconsin Valley " 7s, 1909,	12,000.00	12,000.00	14,500.00
Illinois Central:			
Springfield Division, 6s, 1898,	25,000.00	25,000.00	28,000.00
Middle " 5s, 1928,	25,000.00	25,000.00	28,000.00
Gold, 4s, 1951,	50,000.00	50,000.00	53,000.00
Gold, 3½s, 1951,	1,000.00	1,000.00	950.00
BANK STOCKS.			
396 shares Bridgeport National, Bridgeport,	19,800.00	33,600.00	34,650.00
100 " First " "	10,000.00	17,000.00	17,500.00
112 " Connecticut " "	11,200.00	15,500.00	16,800.00
62 " City " "	6,200.00	8,700.00	9,300.00
100 " Danbury " Danbury,	10,000.00	13,000.00	13,000.00
33 " Westport " Westport,	3,300.00	3,300.00	3,300.00
68 " Waterbury " Waterbury,	3,400.00	6,800.00	6,800.00
16 " Citizens " "	1,600.00	2,000.00	2,080.00
28 " Birmingham " Birmingham,	2,800.00	4,800.00	4,800.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	5,259; total amount,	$873,480.86
2	Number of depositors having over $500 and less than $1,000,	963; total amount,	670,348.37
3	Number of depositors having $1,000 and not over $2,000,	687; total amount,	961,960.11
4	Number of depositors having over $2,000 and not over $10,000,	112; total amount,	279,983.67
5	Number of depositors having over $10,000,	1; total amount,	10,604.81
6	Total number of depositors,	7,022; total deposits,	$2,796,377.82

7 Largest amount due a single depositor, $10,604.81.
8 Number of accounts opened during the year, 1,524; number closed, 1,276.
9 Amount of income received during the year, $149,735.01.
10 Amount of dividends declared during the year, $102,397.03.
11 Amount deposited, including interest credited, the past year, $824,810.73.
12 Amount withdrawn during the year, $677,173.81.
13 Increase of deposits the past year, $147,636.92.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid,* January and July.
18 State tax during the past year, $6,553.05.
19 Total office expenses the past year, including salaries, $7,916.97.

*4 per cent. on deposits of $2,000 and less, and 3 per cent. on excess over $2,000.

CITY SAVINGS BANK OF BRIDGEPORT. — Continued.

MISCELLANEOUS ITEMS. — Continued.

20 Net amount of income during the year from real estate owned, $427.56.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual, company, society, or corporation $68,700.00.
24 Date of annual meeting for choice of officers, July.

Officers. — President, Horace Nichols; Vice-Presidents, D. F. Hollister, Courtland Kelsey, David M. Read, John M. Wheeler; Treasurer, William B. Hincks; Assistant Treasurer, William N. Middlebrook; Trustees, Horace F. Hatch, Frederick W. Parrott, Burr Curtis, Charles K. Averill, George P. Stockwell, George K. Birdseye, Edwin Banks, Edward A. Lewis, Levi B. Booth, Horace Nichols, D. F. Hollister, Courtland Kelsey, David M. Read, John M. Wheeler, Wm. N. Middlebrook, W. B. Hincks.

CITY SAVINGS BANK, MERIDEN.

FLOYD CURTIS, Treasurer. INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$425,115.00	Whole Amount of Deposits,	$701,866.84
Loans on Collateral Security,	73,350.00	Surplus Account,	25,000.00
Loans on Pers'al Sec'ty only,	42,316 29	Interest Account,	7,922.11
Bank Stocks in Connecticut,	149,200.00		
Bank Stocks in other States,	14,620.00		
Tax Account,	767.73		
Expense Account,	398.62		
Cash in Bank,	29,021.31		
Total Assets,	$734,788.95	Total Liabilities,	$734,788.95

INVESTMENTS.

	DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
500	shares First National Bank, Meriden,	$ 50,000.00	50,000.00	57,500.00
500	" Home " "	50,000.00	50,000.00	60,000.00
116	" Meriden " "	11,600.00	11,600.00	15,660.00
162	" National " of Norwalk,	16,200.00	16,200.00	17,820.00
20	" Fairfield County "	2,000.00	2,000.00	2,000.00
25	" First National, South Norwalk,	2,500.00	2,500.00	2,500.00
101	" Second " New Haven,	10,100.00	10,100.00	13,635.00
3	" First " Middletown,	300.00	300.00	300.00
50	" Mechanics, New Britain,	5,000.00	5,000.00	5,500.00
15	" New Britain, "	1,500.00	1,500.00	2,250.00
66	" National Bank No. America, N.Y.City,	4,620.00	4,620.00	6,930.00
200	" Merchants Exchange, "	10,000.00	10,000.00	12,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1969; total amount,	$216,845.36
2	Number of depositors having over $500 and less than $1,000,	178; total amount,	125,705.05
3	Number of depositors having $1,000 and not over $2,000,	130; total amount,	171,389.64
4	Number of depositors having over $2,000 and not over $10,000,	62; total amount,	187,926.79
6	Total number of depositors,	2,339; total deposits,	$701,866.84

7 Largest amount due a single depositor, $8,625.26.
8 Number of accounts opened during the year, 474; number closed, 242.
9 Amount of income received during the year, $39,733.08.
10 Amount of dividends declared during the year, $30,598.28.

CITY SAVINGS BANK, MERIDEN. — Continued.

MISCELLANEOUS ITEMS. — Continued.

11 Amount deposited, including interest credited, the past year, $144,272.95.
12 Amount withdrawn during the year, $89,003.27.
13 Increase of deposits the past year, $55,269.68.
14 Amount carried to surplus or profit and loss during the year, $4,144.04.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4¾ per cent.; when paid, January and July.
18 State tax during the past year, $1,495.27.
19 Total office expenses the past year, including salaries, $1,593.15.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year? None.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $24,000.
24 Date of annual meeting for choice of officers, second Monday in July.

Officers. — President, John D. Billard; Vice-Presidents, Charles L. Rockwell, W. W. Lyman, Charles L. Upham, W. H. Miller, John C. Byxbee; Secretary and Treasurer, Floyd Curtis; Directors, John Tait, N. L. Bradley, Dexter W. Parker, Ratcliffe Hicks, H. L. Schleiter, George W. Smith, Seth J. Hall, Erwin D. Hall, Charles F. Linsley, William Lewis.

COLCHESTER SAVINGS BANK.

J. N. ADAMS, Treasurer. INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$96,193.78	Whole Amount of Deposits,	$249,991.99
Loans on Personal Secu'y only,	21,103.49	Surplus Account,	6,000.00
Town, City, and Corp. Bonds,	49,000.00	Interest Account,	445.07
Town Orders,	6,200.00		
School District Orders,	12.18		
Ecclesiastical Society Orders,	3,157.37		
Bank Stocks in Connecticut,	37,700.00		
Furniture and Safe,	1,200.00		
Savings Bank Books,	5,143.93		
Expense Account,	38 97		
Cash in Bank,	35,763.10		
Cash on hand,	924.24		
Total Assets,	$256,437.06	Total Liabilities,	$256,437.06

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town Colchester Orders,	$ 6,200.00	6,200.00	6,200.00
Ecclesiastical Society Orders,	3,157.37	3,157.37	3,157.37
SCHOOL DISTRICT NOTES AND ORDERS.			
School Orders,	12.18	12.18	12.18
TOWN, CITY, AND CORPORATION BONDS.			
Town Colchester Bonds,	45,000.00	45,000.00	45,000.00
Town Hartford "	3,000.00	3,000.00	3,000.00
City Norwich "	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
24 shares Rockville National,	2,400.00	2,400.00	2,400.00
150 " First " Norwich,	15,000.00	15,000.00	15,000.00
25 " Middlesex County " Middletown,	2,500.00	2,500.00	2,500.00
20 " Merchants " Norwich,	2,000.00	2,000.00	2,000.00
25 " Thames " "	2,500.00	2,500,00	3,200.00
20 " Second " "	2,000.00	2,000.00	2,000.00
176 " Uncas " "	8,800.00	8,800.00	8,800.00
10 " Windham " Willimantic,	1,000.00	1,000.00	1,000.00
5 " Willimantic " "	500.00	500.00	500.00
2 " New London City "	200.00	200.00	200.00
8 " Union, New London,	800.00	800.00	800.00

COLCHESTER SAVINGS BANK.—Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	955; total amount,	$86,426.50
2	Number of depositors having over $500 and less than $1,000,	84; total amount,	57,875.95
3	Number of depositors having $1,000 and not over $2,000,	41; total amount,	53,681.29
4	Number of depositors having over $2,000 and not over $10,000,	10; total amount,	37,835.30
5	Number of depositors having over $10,000,	1; total amount,	14,172.95
6	Total number of depositors,	1,091; total deposits,	$249,991.99

7 Largest amount due a single depositor, $14,172.95.
8 Number of accounts opened during the year, 220; number closed, 123.
9 Amount of income received during the year, $9,826.87.
10 Amount of dividends declared during the year, $8,749.02.
11 Amount deposited, including interest credited, the past year, $87,906.28.
12 Amount withdrawn during the year, $67,286.99.
13 Increase of deposits the past year, $20,619.29.
14 Amount carried to surplus or profit and loss during the year, $1,500.
15 Amount of paper past due, $4,509.23.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $423.57.
19 Total office expenses the past year, including salaries, $838.97.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $4,509.23.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $9,500.00.
24 Date of annual meeting for choice of officers, last week day in August.

Officers.—President, S. C. Gillette; Treasurer, J. N. Adams; Directors or Trustees, S. C. Gillette, W. H. Hayward, S. P. Willard, H. P. Buell, W. S. Curtis, A. A. Baker, P. R. Strong, William P. Adams, J. N. Adams, W. S. Ransom William A. Williams.

COLLINSVILLE SAVINGS SOCIETY.

SAMUEL N. CODDING, Treasurer. INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$300,477.67	Whole Amount of Deposits,	$420,205.39
Loans on Collateral Security,	36,400.00	Surplus Account,	11,497.10
Loans on Pers'al Sec'ty only,	36,948.95	Interest Account,	6,435.49
Town, City, & Corp. Bonds,	1,000.00		
Town, City, and Borough Notes and Orders,	20,000.00		
School Dist. Notes & Orders,	5,625.00		
Bank Stocks in Connecticut,	17,750.00		
Real Estate by Foreclosure,	4,332.02		
Expense Account,	713.60		
Premium Account,	2,350.00		
Cash in Bank,	9,317.91		
Cash on hand,	3,222.83		
Total Assets,	$438,137.98	Total Liabilities,	$438,137.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Canton,	$ 19,000.00	19,000.00	19,000.00
Town of Burlington,	1,000.00	1,000.00	1,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Collinsville School District, Canton,	2,000.00	2,000.00	2,000.00
Union " " Farmington,	3,500.00	3,500.00	3,500.00
Ninth " " Burlington,	125.00	125.00	125.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Haven, Conn., 4s, 1897,	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
100 shares N. Haven County, N. Haven, Conn.,	1,000.00	1,000.00	1,000.00
16 " Yale National, " "	1,600.00	1,600.00	1,680.00
38 " First " Hartford, "	3,800.00	3,800.00	4,065.00
115 " National Exchange, " "	5,750.00	5,750.00	7,130.00
15 " Mercantile National, " "	1,500.00	1,500.00	1,230.00
4 " Phœnix " " "	400.00	400.00	484.00
5 " Ætna " " "	500.00	500.00	540.00
5 " Farmers & Mechanics, Nat., Hf'd, "	500.00	500.00	530.00
27 " First National, Rockville, "	2,700.00	2,700.00	3,024.00

COLLINSVILLE SAVINGS SOCIETY.—Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,002;	total amount,	$155,607.39
2	Number of depositors having over $500 and less than $1,000,	114;	total amount,	56,940.00
3	Number of depositors having $1,000 and not over $2,000,	76;	total amount,	99,058.00
4	Number of depositors having over $2,000 and not over $10,000,	35;	total amount,	108,500.00
6	Total number of depositors,	1,227;	total deposits,	$420,205.39

7 Largest amount due a single depositor, $8,123.68.
8 Number of accounts opened during the year, 228; number closed, 163.
9 Amount of income received during the year, $21,777.69.
10 Amount of dividends declared during the year, $17,168 54.
11 Amount deposited, including interest credited, the past year, $97,661.46.
12 Amount withdrawn during the year, $69,709.50.
13 Increase of deposits the past year, $29,951.96.
14 Amount carried to surplus or profit and loss during the year, $360.81.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $500.00.
17 Rate of dividend the last year, 4½ per cent.; when paid, January and July 1st.
18 State tax during the past year, $827.20.
19 Total office expenses the past year, including salaries, $1,215.22.
20 Net amount of income during the year from real estate owned, $125.00.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $14,000.00.
24 Date of annual meeting for choice of officers, third Monday in July.

Officers.—President, Charles H. Blair; Treasurer, Samuel N. Codding; Directors or Trustees, D. C. Holbrook, Samuel N. Codding, S. H. Thomas, Hiram McNary, G. W. Flint, E. D. Colton, J. D. Andrews, Richard Wagner, Isaac Barnes.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer. INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,964,735.00	Whole Amt. of Deposits,	$4,379,554.74
Loans on Collateral Security,	175,125.00	Surplus Account,	173,504.75
Loans on Personal Sec'y only,	85,000.00	Interest Account,	27,174.22
District of Columbia Bonds,	35,000.00	Profit and Loss Account,	749.05
Town, City, and Corp. Bonds,	543,000.00		
Town, City, and Borough Notes and Orders,	33,500.00		
Railroad Bonds,	1,471,500.00		
Bank Stocks in Connecticut,	75,800.00		
Bank Stocks in other States,	53,150.00		
Real Estate by Foreclosure,	36,690.75		
Banking House,	25,000.00		
Expense Account,	1,426.77		
Cash in Bank,	41,964.92		
Cash on hand,	39,090.32		
Total Assets,	$4,580,982.76	Total Liabilities,	$4,580,982.76

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BONDS.				
District of Columbia,	5s, 1899,	$ 17,000.00	17,000.00	19,380.00
" "	6s, 1902,	15,000.00	15,000.00	19,125.00
" "	6s. 1892,	3,000.00	3,000.00	3,180.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Naugatuck,		16,500.00	16,500.00	16,500.00
Town of Southbury,		12,000.00	12,000.00	12,000.00
Borough of Wallingford,		5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.				
St. Louis, Mo.,	6s, 1890–1905,	81,000.00	81,000.00	92,542.50
Chicago, Ill.,	6s, 1896–1898,	15,000.00	15,000.00	17,025.00
"	7s, 1893–1898,	30,000.00	30,000.00	33,300.00
Cincinnati, O.,	5s, 1910–1930,	50,000.00	50,000.00	57,000.00
" "	6s, 1906,	10,000.00	10,000.00	12,300.00
" "	$7\frac{3}{10}$s, 1902,	10,000.00	10,000.00	12,900.00
Cleveland, "	6s, 1890–1898,	25,000.00	25,000.00	26,500.00
" "	7s, 1892–1896,	5,000.00	5,000.00	5,600.00
Columbus, "	4s, 1906,	15,000.00	15,000.00	15,225.00
" "	6s, 1890–1896,	32,500.00	32,500.00	34,040.00
Davenport, Iowa,	$4\frac{1}{2}$s, 1909,	50,000.00	50,000.00	51,250.00

CONNECTICUT SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
Providence, R. I.,	5s,	1900,	. .	$ 10,000.00	10,000.00	11,025.00
Portland, Me.,	4s,	1902–1912,	. .	20,000.00	20,000.00	20,200.00
" "	6s,	1896,	. .	20,000.00	20,000.00	22,100.00
Norwich, Conn.,	7s,	1905,	. .	4,000.00	4,000.00	5,340.00
New Haven, "	4s,	1897,	. .	2,000.00	2,000.00	2,000.00
" "	7s,	1895,	. .	7,000.00	7,000.00	8,015.00
" Water Co.,	7s,	1895,	. .	15,500.00	15,500.00	17,670.00
Branford, Conn.,	4s,	1894–1908,	. .	30,000.00	30,000.00	30,000.00
Washington, "	4s,	1890–1916,	. .	47,000.00	47,000.00	47,000.00
New Milford, "	4s,	1891–1902,	. .	25,000.00	25,000.00	25,000.00
Groton, "	4s,	1899–1915,	. .	20,000.00	20,000.00	20,000.00
Saybrook, "	4½s,	1904,	. .	10,000.00	10,000.00	10,500.00
Danbury, "	4s,	1911–1912,	. .	7,000.00	7,000.00	7,000.00
North Canaan, "	6s,	1891,	. .	2,000.00	2,000.00	2,040.00
RAILROAD BONDS.						
N. Y., New Haven & Hartford,	4s,	1903,		220,000.00	220,000.00	237,600.00
New London Northern,	4s,	1910,		50,000.00	50,000.00	53,000.00
New York & Harlem,	7s,	1900,		70,000.00	70,000.00	89,600.00
N. Y. Central & Hudson River,	7s,	1903,		215,000.00	215,000.00	283,800.00
Morris & Essex,	7s,	1914,		90,500.00	90,500.00	129,415.00
N. Y., Lackawanna & Western,	6s,	1921,		20,000.00	20,000.00	26,800.00
Rensselaer & Saratoga,	7s,	1921,		43,000.00	43,000.00	63,640.00
Delaware & Hudson,	7s,	1917,		40,000.00	40,000.00	57,200.00
Buffalo, New York & Erie,	7s,	1916,		32,000.00	32,000.00	44,800.00
Fonda, Johnstown & Gloversville,	7s,	1900,		10,000.00	10,000.00	12,100.00
Pittsburg, Ft. Wayne & Chicago,	7s,	1912,		21,000.00	21,000.00	29,820.00
Cleveland & Pittsburg,	6s,	1892,		10,000.00	10,000.00	10,500.00
Chicago, Rock Island & Pacific,	7s,	1917,		75,000.00	75,000.00	97,500.00
Chicago & South Western,	7s,	1899,		30,000.00	30,000.00	36,300.00
Chicago & Alton,	7s,	1893,		30,000.00	30,000.00	32,400.00
Chicago & Northwest'n, Md. Ex.,	7s,	1911,		70,000.00	70,000.00	96,250.00
Menominee Extension,	7s,	1911,		40,000.00	40,000.00	55,000.00
Northwestern Union,	7s,	1917,		10,000.00	10,000.00	14,000.00
Chicago & Milwaukee,	7s,	1898,		30,000.00	30,000.00	35,700.00
Chicago & Tomah,	6s,	1905,		25,000.00	25,000.00	29,750.00
Cedar Rapids & Missouri River,	7s,	1894–1916,		25,000.00	25,000.00	31,340.00
Del. & Bound Br'k, Trenton Br.,	6s,	1899,		10,000.00	10,000.00	12,500.00
Delaware & Bound Brook,	7s,	1905,		11,000.00	11,000.00	14,300.00
Sharon Railway,	4½s,	1919,		25,000.00	25,000.00	25,750.00
Little Miami,	5s,	1912,		84,000.00	84,000.00	94,500.00
Columbus & Xenia,	7s,	1890,		2,000.00	2,000.00	2,030.00
Illinois Central,	5s,	1921,		40,000.00	40,000.00	46,400.00
" "	6s,	1898,		10,000.00	10,000.00	11,200.00
Iowa Falls & Sioux City,	7s,	1917,		30,000.00	30,000.00	39,000.00
Atchison, Topeka & Santa Fe,	7s,	1899,		50,000.00	50,000.00	55,000.00
Kansas City, Lawrence & South'rn,	6s,	1909,		10,000 00	10,000.00	10,000 00
Chic., Mil. & St. Paul, Dub. Div.,	6s,	1920,		20,000.00	20,000.00	22,400.00
Central Ohio,	6s,	1890,		23,000.00	23,000.00	23,230.00

CONNECTICUT SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
250 shares Second National, New Haven,	$25,000.00	25,000.00	33,750.00
150 " Yale " "	15,000.00	15,000.00	15,375.00
50 " Tradesmens " "	5,000.00	5,000.00	6,800.00
900 " New Haven Co. " "	9,000.00	9,000.00	10,350.00
140 " Merchants " "	7,000.00	7,000.00	7,000.00
10 " New Haven " "	1,000.00	1,000.00	1,550.00
38 " Home " Meriden,	3,800.00	3,800.00	4,484.00
100 " First " "	10,000.00	10,000.00	10,500.00
75 " Nation'l Bank of Commerce, N. York,	7,500.00	7,500.00	14,250.00
100 " " " Republic, "	12,000.00	12,000.00	20,400.00
150 " American Exchange Nat'l, "	15,000.00	15,000.00	23,250.00
300 " Phenix National, "	6,000.00	6,000.00	7,920.00
39 " Seventh " "	3,900.00	3,900.00	4,875.00
50 " Western " "	5,000.00	5,000.00	4,650.00
50 " German-American, "	3,750.00	3,750.00	4,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	8,412; total amount,	$1,196,871.91
2	Number of depositors having over $500 and less than $1,000, ...	1,437; total amount,	1,130,502.12
3	Number of depositors having $1,000 and not over $2,000, ...	883; total amount,	1,246,310.67
4	Number of depositors having over $2,000 and not over $10,000, . . .	273; total amount,	792,919.35
5	Number of depositors having over $10,000,	1; total amount,	12,950.69
6	Total number of depositors, . .	11,006; total deposits,	$4,379,554.74

7 Largest amount due a single depositor, $12,950.69.
8 Number of accounts opened during the year, 2,691; number closed, 2,199.
9 Amount of income received during the year, $231,461.35.
10 Amount of dividends declared during the year, $157,578.35.
11 Amount deposited, including interest credited, the past year, $1,707,770.26.
12 Amount withdrawn during the year, $1,457,209.49.
13 Increase of deposits the past year, $250,560.77.
14 Amount carried to surplus or profit and loss during the year, $42,070.25.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17* Rate of dividend the last year, 4 per cent.; when paid, January and July 16th.
18 State tax during the past year, $10,090.20.
19 Total office expenses the past year, including salaries, $9,940.10.
20 Net amount of income during the year from real estate owned, $3,055.80.
21 What assets, if any, yielding no income during the year, $10,801.55.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $60,000.
24 Date of annual meeting for choice of officers, July.

Officers. — President, James E. English; Vice-President, Luzon B. Morris; Treasurer, Elliott H. Morse; Trustees, Charles R. Ingersoll, Horace J. Morton, F. Attwater Barnes, Daniel Trowbridge, Philo Chatfield, Henry H. Bunnell, Amos F. Barnes, Lucius R. Finch, Benjamin R. English.

* Dividend upon the excess of $2,000, on any one account, 3 per cent.

DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer. INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$416,350.00	Whole Amount of Deposits,	$843,238.42
Loans on Collateral Security,	17,350.00	Surplus Account,	30,000.00
State Bonds,	12,000.00	Interest Account,	22,115.89
Town, City, & Corp'n Bonds,	121,850.00	Profit and Loss Account,	10,903.34
Town, City, and Borough Notes and Orders,	4,519.00	Rent Account,	200.00
Railroad Bonds,	230,500.00		
Bank Stocks in Connecticut,	20,502.00		
Bank Stocks in other States,	15,660.51		
Real Estate by Foreclosure,	4,923.31		
Banking House,	3,500.00		
Tax Account,	904.05		
Expense Account,	2,111.70		
Premium Account,	35,725.58		
Cash in Bank,	19,051.69		
Cash on hand,	1,509.81		
Total Assets,	$906,457.65	Total Liabilities	$906,457.65

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.				
State of Connecticut, 3 per cent.,		$ 12,000.00	12,000.00	12,480.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Haddam,		3,800.00	3,800.00	3,800.00
" Saybrook,		719.00	719.00	719.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Bridgeport,	7s, 1900,	10,000.00	10,000.00	12,750.00
" New London,	7s, 1900,	10,000.00	10,000.00	12,750.00
" Boston,	6s, 1893,	5,000.00	5,000.00	5,600.00
" Providence,	5s, 1900,	5,000.00	5,000.00	5,750.00
" Fall River,	5s, 1909,	5,000.00	5,000.00	5,900.00
" Chicago,	7s, 1894,	10,000.00	10,000.00	11,200.00
" Chicago,	6s, 1897,	5,000.00	5,000.00	5,650.00
" Cincinnati,	7s, 1908,	10,000.00	10,000.00	13,700.00
" Cincinnati,	6s, 1906,	5,000.00	5,000.00	6,200.00
" Columbus,	6s, 1896,	10,000.00	10,000.00	10,650.00
" Columbus,	6s, 1891,	5,000.00	5,000.00	5,200.00
" Cleveland,	7s, 1892,	2,000.00	2,000.00	2,140.00
" St. Louis,	6s, 1894,	5,000.00	5,000.00	5,450 00

DEEP RIVER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CON.				
City of Bangor,	6s, 1894,	$ 1,000.00	1,000.00	1,080.00
" Bath,	6s, 1891,	5,000.00	5,000.00	5,150.00
" Bath,	4s, 1921,	5,000.00	4,850.00	5,000.00
" Belfast,	6s, 1898,	7,000.00	7,000.00	7,980.00
" Lewiston,	5s, 1917,	2,000.00	2,000.00	2,460.00
" Louisville, Ky.,	7s, 1901,	1,000.00	1,000.00	1,270.00
" Wichita, Kan.,	6s, 1895,	5,000.00	5,000.00	5,550.00
Town of Chester,	6s, 1890,	10,000.00	10,000.00	10,100.00
RAILROAD BONDS.				
Chicago, Burlington & Quincy,	7s, 1890,	10,000.00	10,000.00	10,400.00
Atchison & Nebraska,	7s, 1908,	5,000.00	5,000.00	6,250.00
Republican Valley,	6s, 1909,	2,000.00	2,000.00	2,140.00
Little Miami,	5s, 1912,	20,000.00	20,000.00	22,800.00
Central Ohio,	6s, 1890,	10,000.00	10,000.00	10,150.00
Columbus & Xenia,	7s, 1890,	2,000.00	2,000.00	2,040.00
Cincinnati & Baltimore,	7s, 1900,	5,000.00	5,000.00	5,750.00
Delaware & Bound Brook,	7s, 1905,	5,000.00	5,000.00	6,600.00
Delaware & Hudson Canal Co.,	7s, 1917,	10,000.00	10,000.00	14,500.00
Delaware & Hudson Canal Co.,	7s, 1894,	5,000.00	5,000.00	5,650.00
Rensselaer & Saratoga,	7s, 1921,	5,000.00	5,000.00	7,600.00
Norwich & Worcester,	6s, 1897,	5,000.00	5,000.00	5,800.00
Buffalo, New York & Erie,	7s, 1916,	5,000.00	5,000.00	7,150.00
Oswego & Rome,	7s, 1915,	5,000.00	5,000.00	6,250.00
Joliet & Northern Indiana,	7s, 1907,	15,000.00	15,000.00	19,200.00
Cleveland & Pittsburg,	6s, 1892,	2,500.00	2,500.00	2,625.00
Erie & Pittsburg,	7s, 1890,	2,500.00	2,500.00	2,525.00
Iowa Falls & Sioux City,	7s, 1917,	10,000.00	10,000.00	13,200.00
Kansas City, Topeka & Western,	7s, 1905,	10,000.00	10,000.00	11,800.00
Kansas City, Lawrence & Southern,	6s, 1909,	5,000.00	5,000.00	5,100.00
Atchison, Topeka & Santa Fè,	7s, 1900,	5,000.00	5,000.00	5,400.00
Pitts., McKeesport & Youghiogheny,	6s, 1932,	15,000.00	15,000.00	18,750.00
Shamokin Valley & Pottsville,	7s, 1901,	7,000.00	7,000.00	8,820.00
Southwest Pennsylvania,	7s, 1917,	2,000.00	2,000.00	2,760.00
Elmira & Williamsport,	6s, 1910,	1,000.00	1,000.00	1,200.00
New York, Lackawana & Western,	6s, 1921,	10,000.00	10,000.00	13,700.00
Chicago, Milwaukee & St. Paul: —				
Milwaukee & Western,	7s, 1891,	8,000.00	8,000.00	8,280.00
Milwaukee & St. Paul, LaCrosse,	7s, 1893,	10,000.00	10,000.00	11,400.00
Chi., Mil. & St. Paul, Dubuque,	6s, 1920,	5,000.00	5,000.00	5,700.00
Chicago & Northwestern: —				
Chicago & Milwaukee,	7s, 1898,	10,000.00	10,000.00	12,700.00
Chicago, Iowa & Nebraska,	7s, 1892.	14,500.00	14,500.00	15,732.50
Peninsula,	7s, 1898,	4,000.00	4,000.00	5,000.00
BANK STOCKS.				
90 shares Deep River National Bank,		9,000.00	9,000.00	11,250.00
34 " Middletown "		2,550.00	3,292.00	3,570.00
30 " Meriden "		3,000.00	3,660.00	3,900.00
32 " Home "	Meriden,	3,200.00	3,360.00	3,968.00

DEEP RIVER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

	DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS. — CONTINUED.			
10	shares First National Bank, Hartford,	$ 1,000.00	1,190.00	1,060.00
20	" National Bank of Commerce, N. Y.,	2,000.00	2,000.00	4,000.00
10	" " Shoe & Leather Bank, "	1,000.00	1,000.00	1,520.00
30	" Amer. Exchange National "	3,000.00	3,000.00	4,800.00
54	" Merchants " "	2,700.00	3,207.39	4,185.00
30	" Western " "	3,000.00	3,000.00	2,880.00
25	" Metropolitan, " "	1,125.00	250.00	350.00
25	" Bank of America, "	2,500.00	3,203.12	5,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,344; total amount,	$158,183.07
2	Number of depositors having over $500 and less than $1,000,	235; total amount,	161,077.68
3	Number of depositors having $1,000 and not over $2,000,	157; total amount,	215,151.51
4	Number of depositors having over $2,000 and not over $10,000,	84; total amount,	269,137.09
5	Number of depositors having over $10,000,	3; total amount,	39,689.07
6	Total number of depositors,	1,823; total deposits,	$843,238.42

7 Largest amount due a single depositor, $14,906.89.
8 Number of accounts opened during the year, 166; number closed, 91.
9 Amount of income received during the year, $46,421.01.
10 Amount of dividends declared during the year, $35,169.09.
11 Amount deposited, including interest credited, the past year, $139,811.17.
12 Amount withdrawn during the year, $85,439.22.
13 Increase of deposits the past year, $54,371.95.
14 Amount carried to surplus or profit and loss during the year, $3,530.25.
15 Amount of paper past due, not any.
16 Amount of paper charged off the past year, not any.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. Nov. 1, 1888, 2 per cent. May 1, 1889.
18 State tax during the past year, $1,802.44.
19 Total office expenses the past year, including salaries, $2,709.70.
20 Net amount of income during the year from real estate owned, $114.
21 What assets, if any, yielding no income during the year, $3,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $14,000.
24 Date of annual meeting for choice of officers, first Monday in July.

OFFICERS. — President, Asa R. Shailer; Vice-President, Milon Pratt; Treasurer, Henry R. Wooster; Directors, Richard P. Spencer, Washington F. Willcox, Henry L. Shaler, Joseph E. Silliman, Horace P. Denison.

THE DERBY SAVINGS BANK, BIRMINGHAM.

THOMAS S. BIRDSEYE, Treasurer. INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$934,945.00	Whole Am't of Deposits,	$1,612,179.80
Loans on Collateral Security,	178,250.00	Surplus Account,	60,000.00
Loans on Pers'al Sec'ty only,	216,922.00	Interest Account,	15,328.09
Town, City, and Corp'n B'ds,	11,000.00		
Town, City, and Borough Notes and Orders,	71,246.67		
School Dist. Notes and Ord's,	4,800.00		
Railroad Bonds,	71,000.00		
Bank Stocks in Connecticut,	110,525.00		
Bank Stocks in other States,	71,200.00		
Real Estate by Foreclosure,	3,279.45		
Expense Account,	3,085.29		
Cash in Bank,	5,658.76		
Cash on hand,	5,595.72		
Total Assets,	$1,687,507.89	Total Liabilities,	$1,687,507.89

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Derby,		$ 10,000.00	10,000.00	10,000.00
" Huntington,		24,170.00	24,170.00	24,170.00
Borough of Birmingham,		19,876.67	19,876.67	19,876.67
" Shelton,		17,200.00	17,200.00	17,200.00
SCHOOL DISTRICT NOTES AND ORDERS.				
Third School District of Derby,		3,000.00	3,000.00	3,000.00
Seventh " " " "		300.00	300.00	300.00
Ferry " " " Huntington,		1,500.00	1,500.00	1,500.00
TOWN, CITY, AND CORPORATION BONDS.				
Sixth School District of Derby,	5s,	7,000.00	7,000.00	7,000.00
City of Bath, Maine,	6s, 1891,	3,000.00	3,000.00	3,112.50
" " " "	6s, 1898,	1,000.00	1,000.00	1,137.50
RAILROAD BONDS.				
Chicago, Rock Island & Pacific,	6s, 1917,	5,000.00	5,000.00	6,800.00
Wisconsin Valley,	7s, 1909,	20,000.00	20,000.00	23,100.00
Chic., Mil. St. Paul, Dub'que Div.,	6s, 1920,	20,000.00	20,000.00	22,475.00
Cedar Rapids, & Missouri River,	7s, 1916,	6,000.00	6,000.00	8,040.00
Baltimore & Cumberland Val. Ex.,	6s, 1931,	20,000.00	20,000.00	26,350.00

THE DERBY SAVINGS BANK, BIRMINGHAM. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
40 shares Citizens National, Waterbury, Conn.,	$ 4,000.00	4 000.00	5,200.00
20 " Waterbury " " "	1,000.00	1,000.00	2,000.00
110 " Yale " New Haven, "	11,000.00	11,000.00	11,000.00
100 " Second " " "	10,000.00	10,000.00	13,300.00
300 " County " " "	3,000.00	3,000.00	3,450.00
5 " Tradesmen " " "	500.00	500.00	685.00
23 " New Haven " " "	2,300.00	2,300.00	3,565.00
154 " Merchants " " "	7,700.00	7,700.00	7,392.00
422 " Birmingham " Birmingham, "	42,200.00	42,200.00	71,740.00
63 " Bridgeport " Bridgeport, "	3,150.00	3,150 00	5,355.00
62 " City " " "	6,200.00	6,200.00	8,990.00
21 " First " " "	2,100.00	2,100.00	3,675.00
27 " Connecticut " " "	2,700.00	2,700.00	3,915.00
41 " Middletown " Middletown, "	3,075.00	3,075.00	4,264.00
40 " Central " " "	3,000.00	3,000 00	4,200.00
86 " First " Norwich, "	8,600.00	8,600.00	8,600.00
80 " Fourth " New York,	8,000.00	8,000.00	13,440.00
50 " Hanover " "	5,000.00	5,000.00	15,000.00
100 " Western " "	10,000.00	10,000.00	9,500.00
153 " Ameri'n Ex. " "	15,300.00	15,300.00	24,480.00
100 " Third " "	10,000.00	10,000.00	12,500.00
225 " Bank of Commerce, "	22,500.00	22,500.00	44,100.00
4 " Bank of New York, "	400.00	400.00	972.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	3,951; total amount,	$414,729.62
2	Number of depositors having over $500 and less than $1,000, ...	477; total amount,	333,380.87
3	Number of depositors having $1,000 and not over $2,000, ...	293; total amount,	407,652.39
4	Number of depositors having over $2,000 and not over $10,000, ...	136; total amount,	430,178.80
5	Number of depositors having over $10,000,	2; total amount,	26,238.12
6	Total number of depositors, . . .	4,859; total deposits,	$1,612,179.80

7 Largest amount due a single depositor, $15,010.76.
8 Number of accounts opened during the year, 665; number closed, 558.
9 Amount of income received during the year, $89,447.65.
10 Amount of dividends declared during the year, $76,249.21.
11 Amount deposited, including interest credited, the past year, $301,885.21.
12 Amount withdrawn during the year, $239,554.75.
13 Increase of deposits the past year, $62,330.46.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 5 per cent.; when paid, January and July.
18 State tax during the past year, $3,748.51.

THE DERBY SAVINGS BANK, BIRMINGHAM. — Continued.

MISCELLANEOUS ITEMS. — Continued.

19 Total office expenses the past year, including salaries, $5,717.35.
20 Net amount of income during the year from real estate owned, $68.00.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $44,500.
24 Date of annual meeting for choice of officers, June 30th.

Officers. — President, William E. Downs; Vice-President, David Torrance; Treasurer, Thomas S. Birdseye; Directors, Edward N. Shelton, Clark N. Rogers, Charles H. Nettleton, Henry A. Nettleton, George W. Beardsley, Benjamin Nichols, George B. Clark.

DIME SAVINGS BANK OF CROMWELL.

ARTHUR BOARDMAN, Treasurer. INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$82,045.11	Whole Amount of Deposits,	$104,519.77
Loans on Collateral Security,	650.00	Surplus Account,	2,500.00
Loans on Personal Sec'ty only,	1,850.00	Interest Account,	5,968.58
United States Bonds,	6,000.00	Rent Account,	103.39
Town, City, and Borough Notes and Orders,	5,128.31		
Bank Stocks in Connecticut,	4,750.00		
Real Estate by Foreclosure,	2,250.00		
Banking House Fixtures,	640.82		
Tax Acct., State and Real Estate,	135.03		
Expense Account,	395.99		
Deposited in Midd. Sav. Bank,	700.00		
Premium Account,	2,136.18		
Cash in Bank,	5,792.52		
Cash on hand,	617.78		
Total Assets,	$113,091.74	Total Liabilities,	$113,091.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Coupon,	$ 6,000.00	6,000.00	7,620.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell Notes,	5,000.00	5,000.00	5,000.00
Town of Cromwell Orders,	128.31	128.31	128.31
BANK STOCKS.			
33 shares Middlesex County National Bank,	3,300.00	3,300.00	3,399.00
20 " Waterbury National Bank,	1,000.00	1,000.00	2,000.00
6 " Central National Bank of Middletown,	450.00	450.00	612.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	457; total amount,	$29,092.61
2	Number of depositors having over $500 and less than $1,000,	29; total amount,	19,198.24
3	Number of depositors having $1,000 and not over $2,000,	15; total amount,	19,994.90
4	Number of depositors having over $2,000 and not over $10,000,	12; total amount,	36,234.02
6	Total number of depositors,	513; total deposits,	$104,519.77

DIME SAVINGS BANK OF CROMWELL.—Continued.

MISCELLANEOUS ITEMS.—Continued.

7 Largest amount due a single depositor, $5,283.74.
8 Number of accounts opened during the year, 38; number closed, 46.
9 Amount of income received during the year, $6,410.92.
10 Amount of dividends declared during the year, $4,120.79.
11 Amount deposited, including interest credited, the past year, $39,837.16.
12 Amount withdrawn during the year, $41,842.17.
13 Decrease of deposits the past year, $2,005.01.
14 Amount carried to surplus or profit and loss during the year, $1,000.00.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.
18 State tax during the past year, $119.28.
19 Total office expenses the past year, including salaries, $395.99.
20 Net amount of income during the year from real estate owned, $103.39.
21 What assets, if any, yielding no income during the year? None.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $4,700.00.
24 Date of annual meeting for choice of officers, second Monday of October.

Officers.—President, Bulkley Edwards; Treasurer, Arthur Boardman; Directors or Trustees, Bulkley Edwards, Henry W. Stocking, Luther S. Smith, Richard Gay, John Stevens, Russel Frisbie, Edward S. Coe, Daniel C. Tryon, George H. Butler, Charles P. Sage, Timothy Ranney, Seth Paddock, A. J. Botelle, Arthur Boardman.

DIME SAVINGS BANK OF HARTFORD.

JOHN W. WELCH, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$237,691.40	Whole Amount of Deposits,	$494,250.26
Loans on Collateral Security,	116,915.84	Surplus Account,	17,500.00
United States Bonds,	4,500.00	Interest Account,	12,908.84
Town, City, and Cor. Bonds,	11,000.00	Profit and Loss,	290.50
School Dist. Notes and Ord.,	900.00		
Railroad Bonds,	42,490.00		
Bank Stocks in Conn.,	44,579.00		
Tax Account,	465.46		
Expense Account,	2,902.70		
Cash in Bank,	51,639.08		
Cash on hand,	11,866.12		
Total Assets,	$524,949.60	Total Liabilities,	$524,949.60

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered,	$ 4,500.00	4,500.00	5,715.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 10, of Windsor,	900.00	900.00	900.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 6s, 1906,	11,000.00	11,000.00	11,660.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 5s, 1934,	10,000.00	10,000.00	10,600.00
Kan. City, St. Jos. & Coun. Bluffs, 7s, 1907,	17,000.00	21,290.00	21,290.00
Sioux City & Pacific, 6s, 1898,	10,000.00	11,200.00	11,200.00
BANK STOCKS.			
125 shares National Exchange, Hartford,	6,250.00	6,250.00	8,125.00
102 " American National, "	5,100.00	5,364.00	6,630.00
95 " Phœnix National, "	9,500 00	10,405.00	12,112.50
40 " Mercantile " "	4,000.00	4,000.00	3,600.00
33 " Farmers and Mechanics Nat'l, "	3,300.00	3,315.00	3,531.00
30 " Charter Oak National, "	3,000.00	3,495.00	3,360.00
21 " Ætna National, "	2,100.00	2,100.00	2,310.00
9 " Conn. Trust & Safe Deposit Co., "	900.00	900.00	1,305.00
5 " State, "	500.00	500.00	500.00
34 " Middlesex County Nat'l, Middletown,	3,400.00	3,400.00	3,400.00
38 " Middletown National, "	2,850.00	2,850.00	3,800.00
10 " Nat. Bank of N. Eng., E. Haddam,	1,000.00	1,000.00	1,200.00
10 " First National, Litchfield,	1,000.00	1,000.00	1,200.00

DIME SAVINGS BANK OF HARTFORD. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	5,295;	total amount,	$213,499.57
2	Number of depositors having over $500 and less than $1,000, ...	167;	total amount,	112,437.98
3	Number of depositors having $1,000 and not over $2,000, ...	90;	total amount,	111,303.37
4	Number of depositors having over $2,000 and not over $10,000, ...	19;	total amount,	57,009 34
6	Total number of depositors, . . .	5,571;	total deposits,	$494,250.26

7 Largest amount due a single depositor, $5,572.94.
8 Number of accounts opened during the year, 693; number closed, 534.
9 Amount of income received during the year, $24,871.24.
10 Amount of dividends declared during the year, $15,580.76.
11 Amount deposited, including interest credited, the past year, $222,978.06.
12 Amount withdrawn during the year, $140,539.25.
13 Increase of deposits the past year, $82,438.81.
14 Amount carried to surplus or profit and loss during the year, $2,500.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, October and April.
18 State tax during the past year, $930.92.
19 Total office expenses the past year, including salaries, $5,662.20.
20 Net amount of income during the year from real estate owned, none, as we own no real estate.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $23,000.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers. — President, Alfred E. Burr; Treasurer, John W. Welch; Directors or Trustees, A. E. Burr, John R. Redfield, C. C. Kimball, Thomas Sisson, Chas. B. Whiting, Wm. H. Goodrich, Chas. R. Chapman, Silas Goodell, E. O. Goodwin, P. H. Woodward, James Bolter, T. O. Enders, S. G. Dunham, H. Sidney Hayden, Elisha Johnson, C. S. Davidson, D. A. Rood, R. H. Ensign, R. P. Chapman, John Fairman, John W. Welch.

DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer. INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$679,930.07	Whole Am't of Deposits,	$1,452,847.57
Loans on Collateral Security,	373,162.09	Surplus Account,	32,750.00
Loans on Pers'l Sec'ty only,	65,100.00	Interest Account,	30,459.13
Town, City and Corp'n B'ds,	23,000.00	Profit and Loss,	28,277.97
Railroad Bonds,	188,000.00	Rent Account,	2,268.96
Real Estate by Foreclosure,	168,346.39		
Banking House,	12,800.00		
Tax Account,	1,431.83		
Expense Account,	1,774.31		
Real Estate Advances,	813.51		
Cash in Bank,	28,210.24		
Cash on hand,	4,035.19		
Total Assets,	$1,546,603.63	Total Liabilities,	$1,546,603.63

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 6s, 1909,	$ 22,000.00	22,000.00	26,840.00
" " Gold, 6s, 1906,	1,000.00	1,000.00	1,250.00
RAILROAD BONDS.			
St. Louis, Jacksonville & Chicago, 7s, 1894,	32,000.00	32,000.00	36,800.00
Louisiana & Missouri River, 7s, 1900,	20,000.00	20,000.00	24,400.00
Joliet & Northern Indiana, 7s, 1907,	4,000.00	4,000.00	4,800.00
Des Moines & Minneapolis, 7s, 1907,	25,000.00	25,000.00	31,750.00
Chic. & N. W., Northwestern Union, 7s, 1917,	30,000.00	30,000.00	41,575.00
Chicago, Milwaukee & St. Paul:			
Mineral Point Division, 5s, 1910,	25,000.00	25,000.00	26,750.00
LaCrosse & Davenport " 5s, 1919,	30,000.00	30,000.00	31,500.00
Chicago & Pac. Western " 5s, 1921,	22,000.00	22,000.00	23,815.00

DIME SAVINGS BANK OF NORWICH. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	5,220;	total amount,	$412,515.57
2	Number of depositors having over $500 and less than $1,000, ...	381;	total amount,	239,893.00
3	Number of depositors having $1,000 and not over $2,000, ...	290;	total amount,	384,455.00
4	Number of depositors having over $2,000 and not over $10,000, . . .	122;	total amount,	378,826.00
5	Number of depositors having over $10,000,	3;	total amount,	37,158.00
6	Total number of depositors, . . .	6,016;	total deposits,	$1,452,847.57

7 Largest amount due a single depositor, $13,397.83.
8 Number of accounts opened during the year, 1,067; number closed, 849.
9 Amount of income received during the year, $77,024.12.
10 Amount of dividends declared during the year, $53,958.64.
11 Amount deposited, including interest credited, the past year, $445,637.69.
12 Amount withdrawn during the year, $376,053.15.
13 Increase of deposits the past year, $69,584.54.
14 Amount carried to surplus or profit and loss during the year, $14,124.51.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, May and November.
18 State tax during the past year, $2,863.66.
19 Total office expenses the past year, including salaries, $4,710.81.
20 Net amount of income during the year from real estate owned, $2,571.81.
21 What assets, if any, yielding no income during the year, $150.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $50,000.
24 Date of annual meeting for choice of officers, second Wednesday in May.

Officers. — President, E. R. Thompson; Vice-Presidents, H. H Osgood, W. R. Austin, J. Hunt Smith; Treasurer, Frank L. Woodard; Directors or Trustees, Wm. C. Osgood, F. J. Leavens, W. R. Burnham, C. D. Browning, E. G. Bidwell, Gardiner Greene, Jr., Geo. C. Raymond, Nicholas Tarrant, I. W. Carpenter, F. L. Woodard.

DIME SAVINGS BANK OF THOMPSON.

CHARLES ARNOLD, Treasurer. INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$249,985.00	Whole Amt. of Deposits,	$466,461.54
Loans on Collateral Security,	19,100.00	Surplus Account,	21,815.40
Loans on Personal Sec'y only,	96,108.89	Interest Account,	2,534.33
Town, City, and Corp'n Bonds,	4,000.00	Rents,	727.93
Town, City, and Borough Notes and Orders,	1,044.83		
Railroad Bonds,	19,932 50		
Bank Stocks in Connecticut,	23,958.00		
Bank Stocks in other States,	29,754.86		
Real Estate by Foreclosure,	26,644.75		
Expense Account,	228.50		
Cash in Bank,	20,781.87		
Total Assets,	$491,539.20	Total Liabilities,	$491,539.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Thompson Order,	$ 1,044.83	1,044.83	1,044.83
TOWN, CITY, AND CORPORATION BONDS.			
Champion Machine Co., 3s, 1892,	2,000.00	2,000.00	2,000.00
Whiteley, Fassler & Kelly, 3s, 1892,	2,000.00	2,000.00	2,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul (Mineral Point Division), 5s,	10,000.00	9,406.25	10,750.00
Chicago, Milwaukee & St. Paul (Chicago, Pacific & Western Division), 5s,	5,000.00	4,706.25	5,425.00
Toledo, Delphos & Burlington,	7,000.00	5,820.00	6,000.00
BANK STOCKS.			
100 shares Thompson National,	10,000.00	11,003.00	10,100.00
12 " Home " Meriden,	1,200.00	1,380.00	1,416.00
10 " First " "	1,000.00	1,050.00	1,150.00
73 " City " Bridgeport,	7,300.00	10,525.00	10,950.00
150 " Fourth " New York,	15,000.00	18,749.25	25,200.00
50 " Continental " "	5,000.00	5,499.36	6,450.00
50 " Central " "	5,000.00	5,506.25	7,200.00

DIME SAVINGS BANK OF THOMPSON.—Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	850; total amount,	$109,696.67
2	Number of depositors having over $500 and less than $1,000, ...	168; total amount,	118,449.86
3	Number of depositors having $1,000 and not over $2,000, ...	90; total amount,	119,186.98
4	Number of depositors having over $2,000 and not over $10,000, . . .	39; total amount,	119,128.03
6	Total number of depositors, . . .	1,147; total deposits,	$466,461.54

7 Largest amount due a single depositor, $6,327.15.
8 Number of accounts opened during the year, 133; number closed, 97.
9 Amount of income received during the year, $28,692.57.
10 Amount of dividends declared during the year, $18,683.15.
11 Amount deposited, including interest credited, the past year, $83,874.20.
12 Amount withdrawn during the year, $61,585.50.
13 Increase of deposits the past year, $22,288.70.
14 Amount carried to surplus or profit and loss during the year, $5,136.97.
15 Amount of paper past due, $3,503.95.
16 Amount of paper charged off the past year, $6,848.69.
17 Rate of dividend the last year, 4½ per cent.; when paid, Feb'y and August.
18 State tax during the past year, $950.16.
19 Total office expenses the past year, including salaries, $1,974.10.
20 Net amount of income during the year from real estate owned, $580.23.
21 What assets, if any, yielding no income during the year, $15,527.09.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $21,200.
24 Date of annual meeting for choice of officers, last Tuesday in July.

Officers. — President, George H. Nichols; Treasurer, Charles Arnold; Directors or Trustees, Thomas D. Sayler, Marcus F. Towne, Marvin D. Elliott, David Chase, Jeremiah Olney, Henry H. Dike, Oscar Tourtellotte, Thomas Hutchinson, James N. Kingsbury, John Elliott, Louis P. Lamoureux.

THE DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer. INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$187,656.59	Whole Amount of Deposits,	$242,861.01
Loans on Pers'l Secur'y only,	29,925.00	Surplus Account,	11,892.18
Town, City, and Borough Notes and Orders,	8,500.00	Interest Account,	3,124.09
Bank Stocks in Connecticut,	17,700.00		
Tax Account,	58.95		
Expense Account,	544.57		
Cash in Bank,	13,046.01		
Cash on hand,	446.16		
Total Assets,	$257,877.28	Total Liabilities,	$257,877.28

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Wallingford Notes,	$ 8,500.00	8,500.00	8,500.00
BANK STOCKS.			
150 shares First National of Wallingford, Conn.,	15,000.00	15,000.00	16,200.00
27 " " " Meriden, "	2,700.00	2,700.00	2,862.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,269; total amount,	$104,616.97
2	Number of depositors having over $500 and less than $1,000,	93; total amount,	59,979.13
3	Number of depositors having $1,000 and not over $2,000,	51; total amount,	64,319.00
4	Number of depositors having over $2,000 and not over $10,000,	6; total amount,	13,945.91
6	Total number of depositors,	1,419; total deposits,	$242,861.01

7 Largest amount due a single depositor, $2,679.84.
8 Number of accounts opened during the year, 270; number closed, 112.
9 Amount of income received during the year, $13,728.62.
10 Amount of dividends declared during the year, $8,315.91.
11 Amount deposited, including interest credited, the past year, $93,525.61.
12 Amount withdrawn during the year, $65,889.76.
13 Increase of deposits the past year, $27,635.85.
14 Amount carried to surplus or profit and loss during the year, $2,014.79.
15 Amount of paper past due, none.

DIME SAVINGS BANK OF WALLINGFORD. — Continued.

MISCELLANEOUS ITEMS. — Continued.

16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January 2 per cent., and July 2 per cent.
18 State tax during the past year, $440.15.
19 Total office expenses the past year, including salaries, $1,374.75.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $7,925.00.
24 Date of annual meeting for choice of officers, second Tuesday in July.

Officers. — President, Samuel Simpson; Treasurer, Leonard B. Bishop; Directors, Morton Judd, John Atwater, P. W. Hall, Hugh Mallon, L. M. Hubbard, P. F. Ives, Charles N. Jones, George E. Dickerman.

DIME SAVINGS BANK OF WATERBURY.

G. S. Parsons, Treasurer. Incorporated, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$861,065.00	Whole Amt. of Deposits,	$1,806,378.47
Loans on Collateral Security,	254,600.00	Surplus Account,	40,000.00
Loans on Pers'al Sec'y only,	234,386.60	Interest Account,	47,427.51
Town, City, and Cor. B'ds,	83,000.00	Profit and Loss,	5,925.96
Town, City, and Borough Notes and Orders,	107,495.36		
School Dis. Notes and Ord.,	160.00		
Railroad Bonds,	131,000.00		
Bank Stocks in Connecticut,	53,500.00		
Bank Stocks in other States,	1,500.00		
Real Estate by Foreclosure,	54,399.58		
Safe and Fixture account,	1,000.00		
Insurance Account,	11.75		
Cash in Bank,	80,015.21		
Cash on hand,	37,598.44		
Total Assets,	$1,899,731.94	Total Liabilities,	$1,899,731.94

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.					
City of Waterbury,			$ 87,495.36	87,495.36	87,495.36
Town of Waterbury,			20,000.00	20,000.00	20,000.00
SCHOOL DISTRICT NOTES AND ORDERS.					
Bunker Hill School District, Waterbury,			160.00	160.00	160.00
TOWN, CITY, AND CORPORATION BONDS.					
Stamford Sewer Bonds,	4s,	1891,	5,000.00	20,000.00	20,600.00
" " "	4s,	1896,	5,000.00		
" " "	4s,	1901,	5,000.00		
" " "	4s,	1906,	5,000.00		
City of St. Louis "	4s,	1908,	20,000.00	20,000.00	20,800.00
City of Waterbury "	4½s,	1905,	5,000.00	10,000.00	10,400.00
" " "	4½s,	1906,	5,000.00		
City of Columbus "	6s,	1897,	33,000.00	33,000.00	34,980.00
RAILROAD BONDS.					
Chicago & Northwestern —					
Menominee Extension,	7s,	1911,	20,000.00	22,000.00	26,466.00
Northwestern Union,	7s,	1917,	15,000.00	17,500.00	21,150.00
Madison Extension,	7s,	1911,	20,000.00	23,500.00	26,200.00
Chicago & Tomah,	6s,	1905,	10,000.00	11,000.00	11,600.00

DIME SAVINGS BANK OF WATERBURY. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Illinois Central: —						
Iowa Falls and Sioux City,	7s,		1917,	$ 30,000.00	36,000.00	39,000.00
Delaware & Hudson Canal Co.: —						
Pennsylvania Division,	7s,		1917,	5,000.00	6,000.00	7,000.00
Saginaw & Western,	6s,		1913,	15,000.00	15,000.00	18,000.00
BANK STOCKS.						
530 shares Waterbury National,		Waterbury,		26,500.00	47,900.00	50,350.00
40 " Hurlbut	"	West Winsted,		4,000 00	5,600.00	6,400.00
12 " National Shoe & Leather,		N. Y.,		1,200.00	1,500.00	1,800.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	6,449; total amount,	$640,484.66
2	Number of depositors having over $500 and less than $1,000, ...	577; total amount,	399,602.32
3	Number of depositors having $1,000 and not over $2,000, ...	345; total amount,	439,359.91
4	Number of depositors having over $2,000 and not over $10,000, . . .	97; total amount,	300,641.14
5	Number of depositors having over $10,000,	2; total amount,	26,290.44
6	Total number of depositors, . . .	7,470; total deposits,	$1,806,378.47

7 Largest amount due a single depositor, $16,189.69.
8 Number of accounts opened during the year, 1,337; number closed, 916.
9 Amount of income received during the year, $93,947.34.
10 Amount of dividends declared during the year, $75,979.10.
11 Amount deposited, including interest credited, the past year, $668,716.53.
12 Amount withdrawn during the year, $470,285.19.
13 Increase of deposits the past year, $198,431.34.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper paper past due, none.
16 Amount of paper charged off the past year, $8,000.
17 Rate of dividend the last year, 5 per cent.; when paid, October, 1888, April, 1889.
18 State tax during the past year, $3,850.64.
19 Total office expenses the past year, including salaries, $4,880.24.
20 Net amount of income during the year from real estate owned, $3,532.47.
21 What assets, if any, yielding no income during the year, $10,700.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $80,000.
24 Date of annual meeting for choice of officers, second Wednesday in January.

Officers. — President, Henry H. Peck; Treasurer, Guernsey S. Parsons; Directors or Trustees, Henry H Peck, Theo. I. Driggs, Edward L. Frisbie, Sr., Edwd. M. Burrall, Chas. W. Gillette, Norman D. Grannis, Fred. A. Spencer, Edwd. C. Lines, Leman W. Cutler, Guernsey S. Parsons.

DIME SAVINGS BANK OF WILLIMANTIC.

JOHN L. WALDEN, Treasurer. INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$284,952.49	Whole Amount of Deposits,	$622,939.80
Loans on Collateral Security,	133,474.61	Surplus Account,	18,550.00
Loans on Personal Sec'ty only,	30,762.15	Profit and Loss Account,	456.68
Town, City, and Borough Notes and Orders,	7,700.00		
Railroad Bonds,	55,101.42		
Bank Stocks in Connecticut,	79,533.00		
Real Estate by Foreclosure,	3,259.40		
Insurance Account,	108.22		
Furniture and Fixtures,	4,020.94		
Certificate of Deposit,	8,000.00		
Cash in Bank,	27,793.18		
Cash on hand,	7,241.07		
Total Assets,	$641,946.48	Total Liabilities,	$641,946.48

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Willimantic,	$ 7,700.00	7,700.00	7,700.00
RAILROAD BONDS.			
Dubuque Division, C., M. & St. Paul, 6s, 1920,	12,000.00	13,860.00	14,000.00
Menominee Extension, C. & N. West., 7s, 1911,	5,000.00	7,012.22	7,200.00
Chicago & Southwestern R. R. Co., 7s, 1899,	500.00	639.13	625.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	20,213.40	20,250.00
Atchison, Topeka & Santa Fe, 7s, 1899,	2,000.00	2,335.67	2,300.00
Mineral Point Div., C., M. & St. Paul, 5s, 1910,	5,000.00	5,200.00	5,300.00
Chic. & S. West., " " 6s, 1909,	5,000.00	5,841.00	6,000.00
BANK STOCKS.			
85 shares Mer. Loan and Trust Co., Willimantic,	8,500.00	9,043.00	10,700.00
119 " First National Bank, Hartford,	11,900.00	12,541.00	12,800.00
58 " " " " Willimantic,	5,800.00	6,620.00	7,540.00
9 " National Exchange, Hartford,	450.00	594.00	594.00
30 " Thames National Bank, Norwich,	3,000.00	4,050.00	4,350.00
37 " Uncas " " "	1,850.00	2,205.00	2,000.00
26 " Rockville " " Rockville,	2,600.00	2,970.00	3,640.00
70 " Stafford " " Stafford,	7,000.00	4,000.00	700.00
50 " Nat. Bank of Com., N. London,	5,000.00	6,050.00	6,250.00
50 " Norwich National Bank, Norwich,	000.00	000.00	250.00
100 " First " " "	10,000.00	11,550.00	10,000.00
12 " City " " Hartford,	1,200.00	1,110.00	1,200.00
120 " Second " " Norwich,	12,000.00	13,800.00	14,000.00
50 " First National Bank, Stafford Springs,	5,000.00	5,000.00	5,250.00

DIME SAVINGS BANK OF WILLIMANTIC. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,412;	total amount,	$171,289.10
2	Number of depositors having over $500 and less than $1,000,	243;	total amount,	160,914.82
3	Number of depositors having $1,000 and not over $2,000,	164;	total amount,	183,207.84
4	Number of depositors having over $2,000 and not over $10,000,	37;	total amount,	107,528.04
6	Total number of depositors,	2,856;	total deposits,	$622,939.80

7 Largest amount due a single depositor, $6,979.56.
8 Number of accounts opened during the year, 691; number closed, 604.
9 Amount of income received during the year, $32,562.51.
10 Amount of dividends declared during the year, $23,297.80.
11 Amount deposited, including interest credited, the past year, $248,537.34.
12 Amount withdrawn during the year, $216,055.20.
13 Increase of deposits the past year, $32,482.14.
14 Amount carried to surplus or profit and loss during the year, $3,031.11.
15 Amount of paper past due, $3,490.09.
16 Amount of paper charged off the past year, $1,000.00.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $1,367.10.
19 Total office expenses the past year, including salaries, $3,902.07.
20 Net amount of income during the year from real estate owned, $168.18.
21 What assets, if any, yielding no income during the year, $3,490.09.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $50,000.00.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers. — President, James Walden; Treasurer, John L. Walden; Directors, James Walden, Ansel Arnold, James E. Murray, Fred Rogers, William C. Jillson, Edwin G. Sumner, Amos T. Fowler, Anson Fowler, John L. Walden, Charles B. Pomeroy, Elliot B. Sumner.

ESSEX SAVINGS BANK.

EDWARD W. REDFIELD, Treasurer. INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$283,695.00	Whole Amount of Deposits,	$617,450.95
Loans on Collateral Security,	19,310.00	Surplus Account,	21,000 00
Loans on Personal Sec'y only,	14,960.00	Interest Acct., Profit and Loss,	14,315.29
Town, City, and Corp. Bonds,	98,500.00	Rents,	3,720.14
Railroad Bonds,	103,000.00		
Railroad Stocks,	2,392.50		
Bank Stocks in Connecticut,	22,950.00		
Bank Stocks in other States,	18,404.37		
Real Estate by Foreclosure,	32,030.73		
Banking House,	4,023.14		
Office Furniture, Safe, etc.,	759.70		
Premium Account,	28,123.21		
Expense Account,	452.29		
Sundry Accounts,	371.78		
Cash in Bank,	25,746.60		
Cash on hand,	1,767.06		
Total Assets,	$656,486.38	Total Liabilities,	$656,486.38

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.					
24 shares Delaware & Hudson Canal Co.,			$ 2,400.00	2,392.50	3,648.00
TOWN, CITY, AND CORPORATION BONDS.					
Middletown,	6s,	1890,	1,000.00	1,000.00	1,000.00
Borough of Danbury,	7s,		1,000.00	1,000.00	1,000.00
Town of Lyme,	5s,	1898,	500.00	500.00	520.00
" Essex,	4½s,	1900,	20,000.00	20,000.00	20,000.00
City of Cincinnati, O.,	7s,	1904,	8,000.00	8,000.00	11,040.00
" " "	7 3/10s,	1902,	19,000.00	19,000.00	25,650.00
" " "	6s,	1909,	10,000.00	10,000.00	12,700.00
" Chicago, Ill.,	7s,	1892,	19,000.00	19,000.00	20,900.00
" St. Louis, Mo.,	6s,	1895,	10,000.00	10,000.00	11,300.00
" Columbus, O.,	6s,	1898,	1,000.00	1,000.00	1,060.00
" " "	6s,	1896,	9,000.00	9,000.00	9,540.00
RAILROAD BONDS.					
Central Pacific,	6s,	1898,	1,000.00	1,000.00	1,140.00
New York Central & Hudson River,	7s,	1903,	15,000.00	15,000.00	19,500.00
Chic., Mil. & St. P., Min. Point Div.,	5s,	1910,	21,000.00	21,000.00	22,260.00
" " " Southwest "	6s,	1909,	14,000.00	14,000.00	16,520.00
" " " Dubuque "	6s,	1920,	8,000.00	8,000.00	10,000.00
" " "	7s,	1903,	10,000.00	10,000.00	12,500.00

ESSEX SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Joliet & Northern Indiana, . . 6s, 1907,	$ 10,000.00	10,000.00	11,800.00
Iowa Falls & Sioux City, . . . 7s, 1917,	15,000.00	15,000.00	20,850.00
Chicago & Tomah, ... 6s, 1905,	3,000.00	3,000.00	3,510.00
Atchison, Topeka & Santa Fe, . . 7s, 1900,	6,000.00	6,000.00	7,260.00
BANK STOCKS.			
20 shares Phœnix National, Hartford,	2,000.00	1,979.00	2,500.00
18 " Hartford Trust Co., "	1,800.00	1,818.00	2,250.00
20 " Second National, New Haven,	2,000.00	2,160.00	2,700.00
23 " Yale " "	2,300.00	2,585.50	2,369.00
18 " Middletown National, Middletown,	1,350.00	1,846.00	1,854.00
11 " Middlesex Co. " "	1,100.00	1,144.00	1,144.00
50 " National Exchange, Hartford,	2,500.00	3,250.00	3,000.00
7 " Merchants National, Norwich,	700.00	700.00	700.00
20 " Uncas " "	1,000.00	1,260.00	1,260.00
25 " Second " "	2,500.00	2,900.00	2,900.00
10 " Deep River " Deep River,	1,000.00	1,200.00	1,200.00
17 " Saybrook, Essex,	1,700.00	2,107.50	1,020.00
30 " American Ex. National, New York,	3,000.00	3,257.50	4,800.00
11 " Continental " "	1,100.00	1,563.75	1,375.00
10 " Bank of America, "	1,000.00	992.50	1,970.00
28 " National Bank of Commerce, "	2,800.00	2,800.00	5,488.00
20 " " Park, "	2,000.00	2,062.50	4,800.00
30 " Chatham National, "	750.00	635.62	2,250.00
18 " Ninth " "	1,800.00	1,900.00	2,700.00
8 " National Shoe & Leather, "	800.00	1,100.00	1,216.00
10 " Bank of New York, N. B. A., "	1,000.00	1,005.00	2,400.00
25 " Fourth National, "	2,500.00	3,087.50	4,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,534; total amount,	$188,054.10
2	Number of depositors having over $500 and less than $1,000, ...	169; total amount,	109,562.17
3	Number of depositors having $1,000 and not over $2,000, ...	108; total amount,	150,413.72
4	Number of depositors having over $2,000 and not over $10,000, . . .	52; total amount,	169,420.96
6	Total number of depositors, . . .	1,863; total deposits,	$617,450.95

7 Largest amount due a single depositor, $7,677.00.
8 Number of accounts opened during the year, 182; number closed, 111.
9 Amount of income received during the year, $33,548.64.
10 Amount of dividends declared during the year, $27,536.44.
11 Amount deposited, including interest credited, the past year, $104,647.73.
12 Amount withdrawn during the year, $111,434.02.
13 Decrease of deposits the past year, $6,786.29.
14 Amount carried to surplus or profit and loss during the year, $618.08.

ESSEX SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; 2½ per cent. in January, and 2 per cent. in July.
18 State tax during the past year, $1,253.51.
19 Total office expenses the past year, including salaries, $2,089.72.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $2,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $7,360.00.
24 Date of annual meeting for choice of officers, fourth Monday in July.

Officers. — President, James Phelps; Treasurer, E. W. Redfield; Directors, James Phelps, N. H. Williams, R. C. Davison, J. H. Tucker, G. K. Dickinson, Benjamin Post, C. H. Hubbard.

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

JAMES H. BAILEY, Treasurer. INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$230,201.00	Whole Amount of Deposits,	$415,423.92
Loans on Collateral Security,	6,000.00	Surplus Account,	13,500.00
Loans on Pers'l Secur'y only,	9,400.00	Interest Account,	4,982.48
Town, City, and Corp. Bonds,	44,039.33		
Town, City, and Borough Notes and Orders,	5,000.00		
School Dist. Notes and Orders,	9,000.00		
Railroad Bonds,	15,046.67		
Bank Stocks in Connecticut,	32,922.67		
Bank Stocks in other States,	44,169.13		
Real Estate by Foreclosure,	17,484 20		
Insurance Account,	232.61		
Cash in Bank,	20,410.79		
Total Assets,	$433,906.40	Total Liabilities,	$433,906.40

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Norwalk,		$ 5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.				
Over-River School District, Norwalk,		7,000.00	7,000.00	7,000 00
Center School District, Norwalk,		2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.				
Borough of Bethel, Water Bonds,	6s, 1903,	12,000.00	12,456.00	12,960.00
Borough of Norwalk, Sewer Bonds,	4s, 1907,	10,000.00	10,333.33	10,400.00
City of Columbus, O., Street Improvement Bonds,	6s, 1896,	10,000.00	10,400.00	10,400.00
City of Columbus, O., Street Improvement Bonds,	6s, 1903,	10,000.00	10,850.00	10,850.00
RAILROAD BONDS.				
Chicago, Rock Island & Pacific,	6s, 1917,	10,000.00	12,846.67	13,250.00
Danbury & Norwalk,	7s, 1892,	2,000.00	2,200.00	2,200.00
BANK STOCKS.				
35 shares National Bank of Norwalk,		3,500.00	3,860.00	3,745.00
91 " Fairfield Co. Nat'l Bank, Norwalk,		9,100.00	9,100.00	9,100.00
85 " City Nat'l Bank of South Norwalk,		8,500.00	8,545.00	9,010.00
15 " First Nat'l Bank of New Canaan,		1,500.00	1,275.00	1,275.00
14 " First National Bank of Westport,		1,400.00	1,422.67	1,470.00

FAIRFIELD COUNTY SAVINGS BANK, NORWALK. — Cont'd.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.			
3 shares Conn. Nat'l Bank of Bridgeport,	$ 300.00	405.00	435.00
10 " First National Bank of Norwich,	1,000.00	1,065.00	900.00
50 " Thames Nat'l Bank of Norwich,	5,000.00	7,250.00	7,000.00
40 " Continental Nat'l Bank, New York,	4,000.00	4,000.00	5,200.00
50 " Fourth National Bank, "	5,000.00	4,790.63	8,400.00
50 " Nat'l Bank of the Republic, "	5,000.00	5,050.00	8,750.00
30 " Mercantile National Bank, "	3,000.00	2,850.00	6,150.00
30 " Central National Bank, "	3,000.00	3,098 00	4,260.00
72 " Merchants Exc. Nat'l Bank, "	3,600.00	3,336.25	4,320.00
255 " Phœnix National Bank, "	5,100.00	5,130.00	7,155.00
250 " Tradesmen's Nat'l Bank, "	10,000.00	9,833.00	10,000.00
10 " Seventh National Bank, "	1,000 00	1,081.25	1,300.00
50 " Western National Bank, "	5,000.00	5,000.00	4,675.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	919; total amount,	$132,421.43
2	Number of depositors having over $500 and less than $1,000, ...	116; total amount,	80,587.17
3	Number of depositors having $1,000 and not over $2,000, ...	86; total amount,	112,919.81
4	Number of depositors having over $2,000 and not over $10,000, ...	31; total amount,	89,495.51
6	Total number of depositors, . . .	1,152; total deposits,	$415,423.92

7 Largest amount due a single depositor, $6,509.72.
8 Number of accounts opened during the year, 151; number closed, 207.
9 Amount of income received during the year, $25,273.03.
10 Amount of dividends declared during the year, $15,962.43.
11 Amount deposited, including interest credited, the past year, $102,206.15.
12 Amount withdrawn during the year, $124,854.82.
13 Decrease of deposits the past year, $22,648.67.
14 Amount carried to surplus or profit and loss during the year, $3,072.37.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $1,400.
17 Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.
18 State tax during the past year, $898.53.
19 Total office expenses the past year, including salaries, $1,851.08.
20 Net amount of income during the year from real estate owned, $674.67.
21 What assets, if any, yielding no income during the year, $5,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $8,500.
24 Date of annual meeting for choice of officers, fourth Wednesday in January.

Officers. — President, Winfield S. Moody; Treasurer, James H. Bailey; Directors or Trustees, Winfield S. Moody, Edward Merrill, Elbert Curtis, Henry F. Guthrie, Martin S. Craw, Alfred H. Camp, Asa B. Woodward, J. Thornton Prowitt, Joseph C. Rundle.

FALLS VILLAGE SAVINGS BANK.

U. H. MINER, Treasurer. INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$199,806.91	Whole Am't of Deposits,	$515,194.05
Loans on Collateral Security,	18,455.30	Surplus Account,	20,000.00
Loans on Pers'al Sec'ty only,	63,617.67	Interest Account,	4,952.62
Town, City, and Corporation Bonds,	32,300.00		
Town, City, and Borough Notes and Orders,	8,000.00		
Railroad Bonds,	113,700.00		
Bank Stocks in Connecticut,	40,507.00		
Bank Stocks in other States,	11,200.00		
Real Estate by Foreclosure,	29,897 00		
Banking House,	12,230.28		
Tax Account,	25.95		
Insurance Account,	94.35		
Expense Account,	489.15		
Cash in Bank,	4,998.09		
Cash on hand,	4,824.97		
Total Assets,	$540,146.67	Total Liabilities,	$540,146.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Milford, Conn., Note,	$ 5,000.00	5,000.00	5,000.00
" " " "	3,000.00	3,000.00	3,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Cleveland, Ohio, 6 per cent., 1898,	20,000.00	22,300.00	23,000.00
Cincinnati, " 6 " 1909,	10,000.00	10,000.00	12,400.00
RAILROAD BONDS.			
C., B. & Q., Bur'n & Missouri River, 7s, 1893,	10,000.00	10,000.00	11,000.00
Illinois Central, Springfield Division, 6s, 1898,	10,000.00	10,000.00	11,400.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	5,000.00	5,000.00	5,250.00
Southwestern " 6s, 1909,	5,000.00	5,000.00	5,500.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	10,000.00	13,100.00	13,500.00
North Western Union, 7s, 1917,	5,000.00	6,675.00	7,000.00
Menominee Ex., 7s, 1911,	5,000.00	6,750.00	6,750.00
Chicago & Tomah, 6s, 1905,	10,000.00	11,950.00	11,700.00
Milwaukee & Madison, 6s, 1905,	10,000.00	11,900.00	11,700.00
Joliet & Northern Indiana, 7s, 1907,	5,000.00	6,425.00	6,400.00
C., R. I. & Pac., Chic. & Southw'n, 7s, 1899,	5,000.00	6,400.00	6,250.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	6,550.00	6,750.00
Morris & Essex, 7s, 1914,	10,000.00	13,950.00	14,500.00

FALLS VILLAGE SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
167 shares National Iron B'k of Falls Village, Ct.,	$16,700.00	18,217.00	20,040.00
50 " 1st " " Norwich, "	5,000.00	5,650.00	5,000.00
89 " 2d " " " "	8,900.00	10,940.00	10,235.00
30 " Thames National " " "	3,000.00	4,500.00	4,500.00
12 " Merchants " " " "	1,200.00	1,200.00	1,200.00
112 " Continental, " " N. Y., . .	11,200.00	11,200.00	14,560.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,024; total amount,	$120,049.58
2	Number of depositors having over $500 or less than $1,000, ...	164; total amount,	112,441.82
3	Number of depositors having $1,000 and not over $2,000, ...	113; total amount,	147,972.57
4	Number of depositors having over $2,000 and not over $10,000, ...	41; total amount,	134,730.08
6	Total number of depositors, . . .	1,342; total deposits,	$515,194.05

7 Largest amount due a single depositor, $8,340.03.
8 Number of accounts opened during the year, 195; number closed, 163.
9 Amount of income received during the year, $27,912.40.
10 Amount of dividends declared during the year, $19,835.64.
11 Amount deposited, including interest credited, the past year, $105,120.18.
12 Amount withdrawn during the year, $97,271.61.
13 Increase of deposits the past year, $7,848.57.
14 Amount carried to surplus or profit and loss during the year, $2,500.00.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $1,066.81.
19 Total office expenses the past year, including salaries, $1,968.73.
20 Net amount of income during the year from real estate owned, $805.36.
21 What assets, if any, yielding no income during the year, $2,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $13,000.
24 Date of annual meeting for choice of officers, September.

Officers.—President, Daniel Brewster; Treasurer, Uriel H. Miner; Directors or Trustees, Daniel Brewster, Uriel H. Miner, James H. Barnum, H. E. Wetherell, P. C. Storm, Henry C. Gaylord, E. J. Hornbeck.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED. B. CHAFFEE, Treasurer. INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$838,405.00	Whole Amt. of Deposits,	$1,727,154.99
Loans on Collateral Security,	103,266.00	Surplus Account,	65,000.00
Loans on Pers'l Sec'ty only,	9,900.00	Interest Account,	20,311.01
Town, City, and Corp'n B'ds,	307,500.00	Profit and Loss Account,	14,304.38
Railroad Bonds,	141,000.00	Miscellaneous Account,	2,994.71
Bank Stocks in Connecticut,	208,600.00	Loan Account,	3,166.75
Bank Stocks in other States,	600.00		
Real Estate by Foreclosure,	141,730.86		
Bank Block,	34,424.73		
Tax Account,	1,543.30		
Expense Account,	1,721.20		
Loan Accounts,	540.07		
Cash in Bank,	39,610.99		
Cash on hand,	4,089.69		
Total Assets,	$1,832,931.84	Total Liabilities,	$1,832,931.84

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Town of Chatham, Conn.,	7s,	1891,	$	400.00	400.00	419.00
" Middletown, "	6s,	1890,		22,000.00	22,000.00	22,220.00
" " "	6s,	1890,		25,000.00	25,000.00	25,500.00
" " "	7s,	1891,		74,000.00	74,000.00	77,515.00
" Portland, "	7s,	1891,		24,700.00	24,700.00	25,873.25
" " "	6s,	1890,		3,000.00	3,000.00	3,060.00
" Middlefield, "	7s,	1891,		8,900.00	8,900.00	9,322.75
City of St. Louis, Mo.,	6s,	1894,		6,000.00	6,000.00	6,540.00
" " "	6s,	1905,		5,000.00	5,000.00	6,150.00
" " "	6s.	1906,		10,000.00	10,000.00	12,400.00
" Dayton, Ohio,	6s,	1894,		10,000.00	10,000.00	10,900.00
" Cleveland, "	6s,	1895,		4,000.00	4,000.00	4,440.00
" Columbus, "	6s,	1891,		5,000.00	5,000.00	5,150.00
" " "	6s,	1896,		5,500.00	5,500.00	5,775.00
" " "	6s,	1897,		20,000.00	20,000.00	21,100.00
" " "	6s,	1904,		10,000.00	10,000.00	10,900.00
" Cincinnati, "	6s,	1909,		10,000.00	10,000.00	12,500.00
" " "	$7\frac{3}{10}$s,	1906,		10,000.00	10,000.00	13,600.00
" Milwaukee, Wis.,	7s,	1902,		22,000.00	22,000.00	24,200.00
" Detroit, Mich.,	7s,	1905,		5,000.00	5,000.00	6,800.00
" Chicago, Ill,	7s,	1895,		25,000.00	25,000.00	29,000.00
" Minneapolis, Minn.	8s,	1894,		1,000.00	1,000.00	1,145.00
Middlesex Banking Co., Mid'n,	6s,	1891,		1,000.00	1,000.00	1,000.00

FARMERS & MECHANICS SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chic., Mil. & St. P., LaCrosse & Dav. Div., 5s, 1919,	$ 21,000.00	21,000.00	21,840.00
Dubuque Division, 6s, 1920,	15,000.00	15,000.00	16,950.00
South Western Division, 6s, 1909,	10,000.00	10,000.00	11,800.00
Mineral Point Division, 5s, 1910,	15,000.00	15,000.00	15,900.00
Chicago & Lake Superior Division, 5s, 1921,	3,000.00	3,000.00	3,090.00
Chicago & North Western:			
Cedar Rap. & Mo., River Div., 7s, 1894,	1,500.00	1,500.00	1,635.00
" " " " " 7s, 1916,	6,500.00	6,500.00	8,645.00
Fonda, Johnstown & Gloversville, 7s, 1900,	4,000.00	4,000.00	4,800.00
Saginaw & Western, 6s, 1913,	15,000.00	15,000.00	18,150.00
Baltimore & Cumberland Valley Ex., 6s, 1931,	10,000.00	10,000.00	13,200.00
Sharon, 4½s, 1919,	20,000.00	20,000.00	20,800.00
St. Paul, Min. & Manitoba, Dakota Ex., 6s, 1910,	20,000.00	20,000.00	24,000.00
BANK STOCKS.			
300 shares Middlesex Co. Nat., Middletown, .	30,000.00	30,000.00	31,500.00
262 " Central " " .	19,650.00	19,650.00	27,510.00
330 " Middletown, " " .	24,750.00	24,750.00	34,650.00
303 " First " " .	30,300.00	30,300.00	31,815.00
20 " First " Wallingford, .	2,000.00	2,000.00	2,100.00
108 " First " Portland, .	10,800.00	10,800.00	11,340.00
238 " First " Meriden, .	23,800.00	23,800.00	26,656.00
27 " Meriden " " .	2,700.00	2,700.00	3,510.00
180 " Home " " .	18,000.00	18,000.00	21,240.00
111 " Thames, " Norwich, .	11,100.00	11,100.00	14,985.00
150 " First " " .	15,000.00	15,000.00	12,000.00
100 " Second " " .	10,000.00	10,000.00	11,600.00
55 " New Britain " New Britain, .	5,500.00	5,500.00	8,250.00
5 " Nat. Bank of Commerce, N. London,	500.00	500.00	575.00
45 " " " N. England, E. Haddam,	4,500.00	4,500.00	5,400.00
6 " Fourth Nat., New York, . . .	600.00	600.00	1,002.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,611; total amount,	$332,612.41
2	Number of depositors having over $500 and less than $1,000, . . .	520; total amount,	350,827.08
3	Number of depositors having $1,000 and not over $2,000, ...	331; total amount,	453,761.1
4	Number of depositors having over $2,000 and not over $10,000, . . .	180; total amount,	537,034.27
5	Number of depositors having over $10,000,	4; total amount,	52,920.09
6	Total number of depositors, . . .	3,646; total deposits,	$1,727,154.9
7	Largest amount due a single depositor, $16,600.		
8	Number of accounts opened during the year, 636; number closed, 455.		

FARMERS & MECHANICS SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

9 Amount of income received during the year, $104,679.07.
10 Amount of dividends declared during the year, $65,467.46.
11 Amount deposited, including interest credited, the past year, $350,743.63.
12 Amount withdrawn during the year, $278,576.18.
13 Increase of deposits the past year, $72,167.45.
14 Amount carried to surplus or profit and loss during the year, $28,000.00.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, after February 10th and August 10th.
18 State tax during the past year, $2,940.59.
19 Total office expenses the past year, including salaries, $6,356.89.
20 Net amount of income during the year from real estate owned, $6,500.
21 What assets, if any, yielding no income during the year, $4,250.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $22,176.
24 Date of annual meeting for choice of officers, second Wednesday in July.

Officers. — President, John M. Douglas; Treasurer, Fred. B. Chaffee; Directors or Trustees; E. B. Chaffee, E. W. N. Starr, D. B. Coe, D. H. Chase, H. G. Newton, John M. Douglas, A. Cornwell, S. Stearns, Jr., A. B. Calef, O. V. Coffin, Geo. N. Ward, S. T. Camp, W. W. Wilcox, Wm. R. Galpin, E. G. Cone, H. Scovill, Geo. T. Meech, Benj. Douglas, Hiram Veazey, Oscar Leach, Dr. L. Bailey, A. H. Conklin.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer. INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,329,625.00	Whole Amount of Deposits,	$2,162,945.43
Loans on Collateral Security,	73,900.00	Surplus Account,	64,000.00
Loans on Pers'l Sec'ty only,	3,700.00	Interest Account,	71,438.40
United States Bonds,	80,000.00		
Town, City, and Corp. Bonds,	20,000.00		
Railroad Bonds,	520,000.00		
Bank Stocks in Connecticut,	158,500.00		
Bank Stocks in other States,	20,300.00		
Real Estate by Foreclosure,	53,145.00		
Banking House,	3,000.00		
Cash in Bank,	26,397.32		
Cash on hand,	9,816.51		
Total Assets,	$2,298,383.83	Total Liabilities,	$2,298,383.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours and one-halfs of 1891, Registered,	$ 60,000.00	60,000.00	63,300.00
Fours of 1907, Registered,	20,000.00	20,000.00	25,400.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport Town, 4½s, 1900,	10,000.00	10,000.00	10,000.00
South Norwalk Water, 6s, 1905,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917,	40,000.00	40,000.00	52,800.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	14,100.00
Buffalo, New York & Erie, 7s, 1916,	30,000.00	30,000.00	42,000.00
Pittsburgh, Ft. Wayne & Chi., 7s, 1912,	10,000.00	10,000.00	13,800.00
Chicago & Alton, 7s, 1893,	50,000.00	50,000.00	55,000.00
Chicago, Burlington & Quincy, 7s, 1890,	10,000.00	10,000.00	10,300.00
New York Cen. & Hud. Riv., 7s, 1903,	20,000.00	20,000.00	26,600.00
New York, Prov. & Boston, 7s, 1899,	10,000.00	10,000.00	12,500.00
Terre Haute & Indianapolis, 7s, 1893,	20,000.00	20,000.00	22,000.00
Greene, 7s, 1902,	10,000.00	10,000.00	12,000.00
Northwestern Union, 7s, 1917,	70,000.00	70,000.00	98,000.00
Mil. & St. Paul, La Cro. Div., 7s, 1893,	20,000.00	20,000.00	22,000.00
Chi., Mil., & St. Paul, S. W. Div., 6s, 1909,	30,000.00	30,000.00	34,200.00
Chicago & Southwestern, 7s, 1899,	20,000.00	20,000.00	24,000.00
Chicago & Tomah, 6s, 1905,	30,000.00	30,000.00	35,100.00
St. Louis, Jack. & Chicago, 7s, 1894,	50,000.00	50,000.00	57,000.00

FARMINGTON SAVINGS BANK.— Continued.

INVESTMENTS.— Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Illinois Central, Spring'd Div., 6s, 1898,	$ 30,000.00	30,000.00	34,500.00
Maple River, 7s, 1897,	10,000.00	10,000.00	11,600.00
Milwaukee & St. Paul, 7s, 1903,	20,000.00	20,000.00	24,400.00
Baltimore & Cumberl'd Val. Ex., 6s, 1931,	10,000.00	10,000.00	13,100.00
Saginaw & Western, 6s, 1913,	10,000.00	10,000 00	12,000.00
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	11,600.00
BANK STOCKS.			
90 shares Charter Oak National, Hartford,	9,000.00	9,000.00	9,450.00
100 " Farmers & Mechanics Nat., "	10,000.00	10,000.00	10,500.00
150 " National Exchange, "	7,500.00	7,500.00	9,300.00
10 " Hartford National, "	1,000.00	1,000.00	1,500.00
70 " State, "	7,000.00	7,000.00	6,300.00
40 " Mercantile National, "	4,000.00	4,000.00	3,280.00
50 " Ætna " "	5,000.00	5,000.00	5,450.00
200 " First " "	20,000.00	20,000 00	21,000.00
70 " American " "	3,500.00	3,500.00	4,340.00
50 " Hartford Trust Company, "	5,000.00	5,000.00	6,000.00
100 " National New Haven, New Haven,	10,000.00	10,000.00	15,500.00
60 " Merchants National, "	3,000.00	3,000.00	3,000.00
50 " Meriden " Meriden,	5,000.00	5,000.00	6,250.00
207 " Home " "	20,700.00	20,700.00	24,840.00
200 " First " "	20,000.00	20,000.00	21,000.00
8 " Middlesex Co. " Middletown,	800 00	800.00	800.00
50 " New Britain " New Britain,	5,000.00	5,000.00	6,500.00
100 " Nat'l Bank of Norwalk, Norwalk,	10,000.00	10,000.00	11,000.00
120 " Southington National, Southington,	12,000.00	12,000.00	12,000.00
106 " Merchants " New York,	5,300.00	5,300.00	7,950.00
50 " Nat'l Bank of Commerce, New York,	5,000.00	5,000.00	9,500.00
100 " American Exc. National, "	10,000.00	10,000.00	16,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,281; total amount,	$315,280.43
2	Number of depositors having over $500 and less than $1,000,	540; total amount,	376,395.00
3	Number of depositors having $1,000 and not over $2,000,	403; total amount,	561,344.00
4	Number of depositors having over $2,000 and not over $10,000,	249; total amount,	829,466.00
5	Number of depositors having over $10,000,	6; total amount,	80,460.00
6	Total number of depositors,	3,479; total deposits,	$2,162,945.43

7 Largest amount due a single depositor, $21,086.73.
8 Number of accounts opened during the year, 278; number closed, 288.
9 Amount of income received during the year, $129,422.74.
10 Amount of dividends declared during the year, $93,611.49.
11 Amount deposited, including interest credited, the past year, $334,895.75.

FARMINGTON SAVINGS BANK.—Continued.

MISCELLANEOUS ITEMS.—Continued.

12 Amount withdrawn during the year, $259,648.69.
13 Increase of deposits the past year, $75,247.06.
14 Amount carried to surplus or profit and loss during the year, $4,000.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. January 1st, 2 per cent. July 1st.
18 State tax during the past year, $4,845.08.
19 Total office expenses the past year, including salaries, $6,005.24.
20 Net amount of income during the year from real estate owned, $1,718.27.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $62,400.00.
24 Date of annual meeting for choice of officers, third Monday in January.

Officers.—President, Winthrop M. Wadsworth; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Edward Norton, Chauncey Deming, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming.

FREESTONE SAVINGS BANK, PORTLAND.

JNO. H. SAGE, Treasurer. INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$107,277.68	Whole Amount of Deposits,	$313,504.78
Loans on Collateral Security,	39,086.00	Surplus Account,	13,500.00
Loans on Personal Sec'ty only,	27,562.92	Interest Account,	1,856.99
United States Bonds,	5,000.00	Profit and Loss,	7,231.27
Town, City, and Corp'n B'ds,	42,720 00		
School Dist. Notes and Orders,	8,815.63		
Railroad Bonds,	66,500.00		
Bank Stocks in Connecticut,	23,525.00		
Bank Stocks in other States,	3,300.00		
Real Estate by Foreclosure,	5,400.00		
Insurance Account,	17.20		
Premium Account,	4,000.00		
Cash in Bank,	2,888.61		
Total Assets,	$336,093.04	Total Liabilities,	$336,093.04

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.					
4s of 1907, Registered,			$ 5,000.00	5,000.00	6,350.00
SCHOOL DISTRICT NOTES AND ORDERS.					
School District No. 2, Portland, Conn.,			8,815.63	8,815.63	8,815.63
TOWN, CITY, AND CORPORATION BONDS.					
Town of Chatham,	7s,	1891,	3,000.00	3,000.00	3,120.00
" Middletown,	7s,	1891,	2,500.00	2,500.00	2,600.00
" Portland,	7s,	1891,	8,300.00	8,300.00	8,632.00
" "	6s,	1890,	2,000.00	2,000.00	2,040.00
" Hartford,	4½s,	1890,	1,000.00	1,000.00	1,000.00
City of St. Louis,	6s,	1893,	5,000.00	5,000.00	5,250.00
" "	6s,	1895,	1,000.00	1,000.00	1,070.00
" Chicago,	7s,	1892,	2,000.00	2,000.00	2,100.00
" "	7s,	1894,	3,000.00	3,000.00	3,300.00
" Cleveland,	7s,	1892,	2,500.00	2,500.00	2,625.00
" "	7s,	1894,	1,000.00	1,000.00	1,100.00
" "	6s,	1898,	2,000.00	2,000.00	2,220.00
" Cincinnati,	7s,	1891,	1,000.00	1,000.00	1,050.00
" Middletown,	$3\frac{65}{100}$s,	1915,	2,000.00	1,920.00	2,000.00
" Bangor,	7s,	1899,	1,000.00	1,000.00	1,190.00
" Detroit,	7s,	1893,	3,500.00	3,500.00	3,780.00
" Bath,	6s,	1893,	2,000.00	2,000.00	2,080.00

FREESTONE SAVINGS BANK, PORTLAND. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chic. M. & St. Paul (Mineral Point),		5s,	1910,	$5,000.00	5,000.00	5,350.00
" " (Lake Superior),		5s,	1921,	4,000.00	4,000.00	4,520.00
Warren,		7s,	1900,	1,000.00	1,000.00	1,200.00
Oswego & Rome,		7s,	1915,	1,000.00	1,000.00	1,300.00
Union Pacific,		6s,	1896,	2,000.00	2,000.00	2,280.00
Pacific R. R. of Missouri,		4s,	1938,	4,000.00	4,000.00	3,960.00
Joliet & Northern Indiana,		7s,	1907,	5,000.00	5,000.00	6,500 00
Burlington, Mo., River Land Grants,		7s,	1893,	8,000.00	8,000.00	8,720.00
St. Louis, Jackson & Chicago,		7s,	1894,	6,000.00	6,000.00	6,660.00
Ill. Central & Springfield Div.,		6s,	1898,	5,000.00	5,000.00	5,600.00
Chicago & Tomah,		7s,	1905,	1,000.00	1,000.00	1,250.00
Chicago & Alton,		7s,	1893,	6,000.00	6,000.00	6,540.00
Cedar Rapids & Missouri River,		7s,	1891,	4,000.00	4,000.00	4,120.00
" "		7s,	1894,	1,000.00	1,000.00	1,100.00
Kansas City, Lawrence & Southern,		6s,	1909,	2,000.00	2,000.00	2,360.00
Atchison, Topeka & Santa Fe,		7s,	1899,	3,000.00	3,000.00	3,540.00
Norwich & Worcester,		6s,	1897,	2,000.00	2,000.00	2,180.00
Chic., Burlington & Quincy,		7s,	1890,	2,000.00	2,000.00	2,000.00
Cleveland & Pittsburgh,		6s,	1892,	4,500.00	4,500.00	4,725.00
BANK STOCKS.						
100 shares	First National, Portland,			10,000.00	10,000.00	10,500.00
40 "	First National, Middletown,			4,000.00	4,000.00	4,200.00
30 "	Middletown National, Middletown,			2,250.00	2,250.00	3,060.00
23 "	Middlesex Co., " "			2,300.00	2,300.00	2,346.00
5 "	Central " "			375.00	375.00	500.00
15 "	Thames " Norwich,			1,500.00	1,500.00	2,100.00
5 "	First " "			500.00	500.00	600.00
11 "	Deep River "			1,100.00	1,100.00	1,375.00
5 "	Nat. B'k New England, E. Haddam,			500.00	500.00	600.00
5 "	National Bank, Norwalk,			500.00	500.00	525.00
10 "	National Exchange, Hartford,			500.00	500.00	600.00
33 "	Nat'l Shoe & Leather, New York,			3,300.00	3,300.00	4,950.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	777; total amount,	$86,447.09
2	Number of depositors having over $500 and less than $1,000,	95; total amount,	65,186.29
3	Number of depositors having $1,000 and not over $2,000,	38; total amount,	53,909.66
4	Number of depositors having over $2,000 and not over $10,000,	30; total amount;	87,440.24
5	Number of depositors having over $10,000,	2; total amount,	20,521.50
6	Total number of depositors,	942; total deposits,	$313,504.78

7 Largest amount due a single depositor, $10,278.34.

8 Number of accounts opened during the year, 129; number closed, 90.

FREESTONE SAVINGS BANK, PORTLAND. — Continued.

MISCELLANEOUS ITEMS. — Continued.

9 Amount of income received during the year, $19,645.91.
10 Amount of dividends declared during the year, $11,883.10.
11 Amount deposited, including interest credited, the past year, $61,256.70.
12 Amount withdrawn during the year, $52,690.38.
13 Increase of deposits the past year, $8,566.32.
14 Amount carried to surplus or profit and loss during the year, $500.00.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Feb. 1st and Aug. 1st.
18 State tax during the past year, $578.15.
19 Total office expenses the past year, including salaries, $1,717.25.
20 Net amount of income during the year from real estate owned, $117.52.
21 What assets, if any, yielding no income during the year, $1,700.00.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $10,000.00.
24 Date of annual meeting for choice of officers, first Monday in July.

Officers. — President, F. Gildersleeve; Treasurer, Jno. H. Sage; Directors, Hobart Davis, E. I. Bell, Jno. H. Sage, E. Brainerd, C. A. Sears, Andrew Cornwall, O. Gildersleeve.

GREENWICH SAVINGS BANK.

MARK BANKS, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$137,367.00	Whole Am't of Deposits,	$177,393.78
Loans on Personal Sec'ty only,	625.00	Surplus Account,	96,460.55
Borough Notes and Orders,	2,717.90	Interest Account,	5,526.45
Bank Stocks in Connecticut,	2,369.00		
Real Estate by Foreclosure,	19,800.25		
Tax Account,	149.01		
Expense Account,	505.25		
Cash in Bank,	22,368.32		
Cash on hand,	3,479.05		
Total Assets,	$189,380.78	Total Liabilities,	$189,380.78

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Greenwich, Conn.,	$ 2,717.90	2,717.90	2,717.90
BANK STOCKS.			
46 shares Stamford National Bank,	1,380.00	2,369.00	2,369.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	621;	total amount,	$59,339.35
2	Number of depositors having over $500 and less than $1,000,	50;	total amount,	34,739.74
3	Number of depositors having $1,000 and not over $2,000,	43;	total amount,	57,378.35
4	Number of depositors having over $2,000 and not over $10,000,	11;	total amount,	25,936.34
6	Total number of depositors,	725;	total deposits,	$177,393.78

7 Largest amount due a single depositor, $3,075.32.
8 Number of accounts opened during the year, 128; number closed, 96.
9 Amount of income received during the year, $9,288.13.
10 Amount of dividends declared during the year, $6,153.59.
11 Amount deposited, including interest credited, the past year, $109,701.57.
12 Amount withdrawn during the year, $110,875.99.
13 Decrease of deposits the past year, $1,174.42.
14 Amount carried to surplus or profit and loss during the year? $1,504.55.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 3 and 4 per cent.; when paid, January and July.

GREENWICH SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

18 State tax during the past year, $298.02.
19 Total office expenses the past year, including salaries, $2,800 39.
20 Net amount of income during the year from real estate owned, $144.26.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $11,000.
24 Date of annual meeting for choice of officers, first Thursday in July.

Officers. — President, Robert M. Bruce; Treasurer, Mark Banks; Directors or Trustees, Solomon Mead, Lyman Mead, Thomas Ritch, Benjamin Wright, Thomas A. Mead, Denham Palmer, John Dorin, H. W. R. Hoyt, James H. Brush, Elbert A. Selleck, Atwood Slater, Amos W. Avery, Charles E. Wilson, Henry Webb.

THE GROTON SAVINGS BANK, MYSTIC RIVER.

A. H. Simmons, Treasurer. Incorporated, 1854.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$395,460.60	Whole Amount of Deposits,	$630,594.80
Town, City, & Corp. Bonds,	60,000.00	Surplus Account,	29,404.91
Town, City, and Borough Notes and Orders,	9,000.00		
Railroad Bonds,	87,000.00		
Bank Stocks in Connecticut,	9,800.00		
Bank Stocks in other States,	29,900.00		
Real Estate by Foreclosure,	51,691.98		
Cash in Bank,	17,147.13		
Total Assets,	$659,999.71	Total Liabilities,	$659,999.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Groton, Conn.,	$ 9,000.00	9,000.00	9,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 7s, 1908,	5,000.00	5,000.00	6,500.00
" " 6s, 1909,	15,000.00	15,000.00	18,000.00
St. Louis, Mo., 6s, 1893,	10,000.00	10,000.00	10,600.00
Rochester, N. Y., 7s, 1903,	5,000.00	5,000.00	7,100.00
Chicago, Ill., 7s, 1894,	5,000.00	5,000.00	5,750.00
Columbus, Ohio, 6s, 1895,	5,000.00	5,000.00	5,200.00
" " 6s, 1904,	5,000.00	5,000.00	5,400.00
" " 6s, 1897,	5,000.00	5,000.00	5,200.00
Omaha, Neb., 5s, 1909,	5,000.00	5,000.00	5,500.00
RAILROAD BONDS.			
Northwestern Union, 7s, 1917,	10,000.00	10,000.00	14,000.00
Buffalo, New York & Erie, 7s, 1916,	10,000.00	10,000.00	14,200.00
Chicago, Mil. & St. Paul, Dubuque Div., 6s, 1920,	10,000.00	10,000.00	12,000.00
" " " C. & P. W. " 5s, 1921,	10,000.00	10,000.00	10,800.00
" " " S. W. " 6s, 1909,	5,000.00	5,000.00	5,850.00
" " " C. & L. S. " 5s, 1921,	5,000.00	5,000.00	5,150.00
Chi. & N. W., Menominee Extension, 7s, 1911,	5,000.00	5,000.00	6,300.00
" " Des Moines & Min. Div., 7s, 1907,	5,000.00	5,000.00	6,200.00
Milwaukee & Madison, 6s, 1905,	5,000.00	5,000.00	5,800.00
Chicago & Milwaukee, 7s, 1898,	5,000.00	5,000.00	6,000.00
Joilet & Northern Indiana, 7s, 1907,	7,000.00	7,000.00	9,100.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	5,000.00	6,500.00
Cedar Rapids & Missouri River, 7s, 1916,	5,000.00	5,000.00	6,900.00

THE GROTON SAVINGS BANK, MYSTIC RIVER. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
116 shares Mystic River National,	$ 5,800.00	5,800.00	6,960.00
20 " Pawcatuck "	1,000.00	1,000.00	1,000.00
60 " Uncas " Norwich,	3,000.00	3,000.00	3,150.00
14 " Mechanics Bank, St. Louis,	1,400.00	1,400.00	1,820.00
40 " Fourth National, N. Y.,	4,000.00	4,000.00	6,720.00
33 " Central " "	3,300.00	3,300.00	4,719 00
50 " Hanover " "	5,000.00	5,000.00	15,000.00
30 " Importers & Traders, N. Y.,	3,000 00	3,000.00	16,200.00
38 " Continental National, "	3,800.00	3,800.00	4,940.00
48 " Merchants Exchange National, N. Y.,	2,400.00	2,400.00	2,880.00
20 " Corn Exchange, "	2,000.00	2,000.00	4,600.00
50 " Nassau, "	2,500.00	2,500.00	4,000.00
50 " Pacific, "	2,500.00	2,500.00	4,250.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,272; total amount,	$152,894.65
2	Number of depositors having over $500 and less than $1,000,	190; total amount,	137,424.62
3	Number of depositors having $1,000 and not over $2,000,	106; total amount,	142,990.89
4	Number of depositors having over $2,000 and not over $10,000,	55; total amount,	197,284.64
6	Total number of depositors,	1,623; total deposits,	$630,594.80

7 Largest amount due a single depositor, $8,622.03.
8 Number of accounts opened during the year, 124; number closed, 154.
9 Amount of income received during the year, $34,084.21.
10 Amount of dividends declared during the year, $23,986.79.
11 Amount deposited, including interest credited, the past year, $94,749.06.
12 Amount withdrawn during the year, $89,576.55.
13 Increase of deposits the past year, $5,172.51.
14 Amount carried to surplus or profit and loss during the year, $1,680.29.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April 1st and Oct. 1st.
18 State tax during the past year, $1,318.28.
19 Total office expenses the past year, including salaries, $1,711.35.
20 Net amount of income during the year from real estate owned, $1,991.74.
21 What assets, if any, yielding no income during the year? $36,700.00.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $21,500.
24 Date of annual meeting for choice of officers, in July.

OFFICERS. — President, Henry B. Noyes; Treasurer, A. H. Simmons; Directors or Trustees, John O. Fish, Isaac D. Clift, John A. Rathbun, Benjamin Burrows, A. H. Simmons.

GUILFORD SAVINGS BANK.

HARVEY W. SPENCER, Treasurer. INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$78,096.00	Whole Amount of Deposits,	$136,587.27
Loans on Collateral Security,	2,200.00	Surplus Account,	5,000.00
Loans on Pers'al Sec'ty only,	4,137.00	Interest Account,	1,533.15
Town, City, and Borough Notes and Orders,	200.00	Rent,	25.00
School Dist. Notes and Orders,	1,175.00	Profit and Loss,	16.43
Railroad Bonds,	9,000.00		
Bank Stocks in Connecticut,	32,320.00		
Real Estate by Foreclosure,	5,895.86		
Expense Account,	293.85		
Premium,	5,282.00		
Cash in Bank,	1,483.60		
Cash on hand,	3,078.54		
Total Assets,	$143,161.85	Total Liabilities,	$143,161.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Guilford Note,	$ 200.00	200.00	200.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District, Guilford, Ct.,	1,175.00	1,175.00	1,175.00
RAILROAD BONDS.			
N. Y. Central & Hudson River, 7s, 1903,	5,000.00	5,000.00	6,650.00
Baltimore & Cumb'd Valley Ex., 6s, 1931,	4,000.00	4,000.00	5,200.00
BANK STOCKS.			
100 shares Yale National Bank, New Haven,	10,000.00	10,000.00	10,500.00
66 " Second " "	6,600.00	6,600.00	8,910.00
332 " New Haven Co. " "	3,320.00	3,320.00	3,984.00
32 " Merchants " "	1,600.00	1,600.00	1,600.00
48 " First " Meriden,	4,800.00	4,800.00	5,184.00
10 " New Britain " New Britain,	1,000.00	1,000.00	1,380.00
50 " First " Norwich,	5,000.00	5,000.00	4,250.00

GUILFORD SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	669;	total amount,	$64,882.09
2	Number of depositors having over $500 and less than $1,000, ...	48;	total amount,	32,650.92
3	Number of depositors having $1,000 and not over $2,000, ...	25;	total amount,	32,488.77
4	Number of depositors having over $2,000 and not over $10,000, ...	2;	total amount,	6,565.49
6	Total number of depositors, . . .	744;	total deposits,	$136,587.27

7 Largest amount due a single depositor, $3,860.57.
8 Number of accounts opened during the year, 139; number closed, 110.
9 Amount of income received during the year, $7,727.91.
10 Amount of dividends declared during the year, $4,892.75.
11 Amount deposited, including interest credited, the past year, $42,440.36.
12 Amount withdrawn during the year, $38,577.28.
13 Increase of deposits the past year, $3,863.08.
14 Amount carried to surplus or profit and loss during the year, $1,255.18.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $176.34.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $199.78.
19 Total office expenses the past year, including salaries, $790.71.
20 Net amount of income during the year from real estate owned, $60.00.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $10,000.00.
24 Date of annual meeting for choice of officers, first Tuesday in October.

Officers. — President, Lewis R. Elliot; Treasurer, Harvey W. Spencer; Directors or Trustees, B. Monroe, E. H. Butler, Lewis R. Elliot, Alvan Talcott, Rufus N. Leete, Christopher Spencer, S. Wilmot Landon, John Beattie, Henry Hale, C. M. Leete, Henry S. Wedmore, Chas. H. Post, Harvey W. Spencer, John B. Wright, Geo. E. Elliot, Nathan Evarts, Heman C. Stone, John N. Chittenden, Chas. Page, Martin Bishop, Edgar P. Rossiter, John R. Rossiter, David Beach, John Bishop, H. H. Stedman.

HIGGANUM SAVINGS BANK.

C. S. HUBBARD, Treasurer. INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$12,991.00	Whole Amount of Deposits,	$20,549.56
Loans on Pers'al Sec'ty only,	4,694.00	Surplus Account,	1,421.78
School Dist. Notes and Orders,	95.00	Interest Account,	502.96
Bank Stocks in Connecticut,	2,000.00	Rent Account,	50.00
Real Estate,	1,716.91		
Expense Account,	23.70		
Cash in Bank,	995.67		
Cash on hand,	8.02		
Total Assets,	$22,524.30	Total Liabilities,	$22,524.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Higganum West District,	$ 95.00	95.00	95.00
BANK STOCKS.			
20 shares Connecticut Trust and Safe Deposit Company, Hartford, Conn.,	2,000.00	2,000.00	2,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	124; total amount,	$9,183.33
2	Number of depositors having over $500 and less than $1,000,	5; total amount,	3,587.49
3	Number of depositors having $1,000 and not over $2,000,	3; total amount,	4,996.72
4	Number of depositors having over $2,000 and not over $10,000,	1; total amount,	2,832.02
6	Total number of depositors,	133; total deposits,	$20,549.56

7 Largest amount due a single depositor, $2,832.02.
8 Number of accounts opened during the year, 13; number closed, 78.
9 Amount of income received during the year, $2,053.20.
10 Amount of dividends declared during the year, $1,049 80.
11 Amount deposited, including interest credited, the past year, $4,112.35.
12 Amount withdrawn during the year, $11,450.74.
13 Decrease of deposits the past year, $7,528.49.
14 Amount carried to surplus or profit and loss during the year, $177.78.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.

HIGGANUM SAVINGS BANK.—Continued.

MISCELLANEOUS ITEMS.—Continued.

17 Rate of dividend the last year, 4½ per cent.; when paid, January and July.
19 Total office expenses the past year, including salaries, $209.83.
20 Net amount of income during the year from real estate owned, $50.00.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? All but one.
23 Largest amount loaned to one individual company, society, or corporation, $1,000.00.
24 Date of annual meeting for choice of officers, second Monday in August.

Officers.—President, George M. Clark; Treasurer, Clement S. Hubbard; Directors, George M. Clark, Wm. J. Smith, Thos. J. Clark, Giles Thayer, C. S. Hubbard.

JEWETT CITY SAVINGS BANK.

CHAS. EDW. PRIOR, Treasurer. INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$134,959.72	Whole Amount of Deposits,	$612,437.36
Loans on Collateral Security,	57,110.00	Surplus Account,	25,000.00
Loans on Personal Secu'y only,	43,060.00	Interest Account,	17,336.74
Town, City, and Bor'h Bonds,	114,500.00	Profit and Loss Account,	5,123.77
Town Orders,	5,900.00	Rent Account,	113.17
Railroad Bonds,	157,000.00		
Premium Account,	25,000.00		
Bank Stocks in Connecticut,	78,146.03		
Bank Stocks in other States,	12,077.00		
Thames Loan and Trust Co.,	6,175.00		
Real Estate by Foreclosure,	3,903.90		
Banking House,	2,000.00		
Tax Account,	680.89		
Insurance Account,	5.00		
Expense Account,	924 48		
Real Estate advances,	53.99		
Cash in Bank,	14,477.61		
Cash on hand,	4,037.42		
Total Assets,	$660,011.04	Total Liabilities,	$660,011.04

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.					
Town of Griswold, Conn.,			$ 3,500.00	3,500.00	3,500.00
" " Lisbon, "			2,400.00	2,400.00	2,400.00
TOWN, CITY, AND BOROUGH BONDS.					
Town of Groton, Conn.,	4s,	1905–1911,	20,000.00	20,000.00	20,000.00
" " Preston, "	6s,	1900,	5,500.00	5,500.00	6,325.00
" " Plainville, "	4s,	1900,	5,000.00	5,000.00	5,000.00
" " Norwalk, "	4s,	1921,	10,000.00	10,000.00	10,200.00
Borough of " "	4s,	1926,	10,000.00	10,000.00	10,300.00
" " Danbury, "	4s,	1909,	5,000.00	5,000.00	5,150.00
City of Norwich, "	5s,	1908,	15,000.00	15,000.00	17,100.00
" " Cincinnati, Ohio,	6s,	1906,	26,000.00	26,000.00	31,200.00
" " " "	$7\frac{3}{10}$,	1902–1906,	13,000.00	13,000.00	16,900.00
" " Columbus, "	6s,	1895,	5,000.00	5,000.00	5,250.00
RAILROAD BONDS.					
Morris & Essex,	7s,	1914,	20,000.00	20,000.00	29,000.00
New York Central & Hudson River,	7s,	1903,	20,000.00	20,000.00	26,600.00
Mineral Range,	8s,	1888,	19,000.00	19,000.00	19,000.00
Chic. & Milwaukee Div., C. & N. W.,	7s,	1898,	17,000.00	17,000.00	20,400.00
Joliet & Northern Indiana,	7s,	1907,	15,000.00	15,000.00	19,500.00

JEWETT CITY SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Greene, 7s, 1902,	$15,000.00	15,000.00	18,750.00
Shamokin Valley & Pottsville, 7s, 1901,	15,000.00	15,000.00	18,750.00
St. Louis, Jacksonville & Chicago, 7s, 1894,	12,000.00	12,000.00	13,680.00
Staten Island, 7s, 1893,	8,000.00	8,000.00	8,560.00
Oswego & Rome, 7s, 1915,	7,000.00	7,000.00	8,750.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,600.00
South. Minnesota Div. C., M. & St. P., 6s, 1910,	3,000.00	3,000.00	3,540.00
Norwich & Worcester, 6s, 1897,	1,000.00	1,000.00	1,130.00
BANK STOCKS.			
250 shares Thames National Bank, Norwich, Ct.,	25,000.00	34,283.22	35,000.00
114 " Second " " " "	11,400.00	13,041.00	13,110.00
164 " Uncas " " " "	8,200.00	8,200.00	8,610.00
65 " Merchants " " " "	6,500.00	6,500.00	6,825.00
140 " Nat'l B'k of Com., New London, "	14,000.00	15,121.81	16,000.00
10 " First National Bank of Killingly, "	1,000.00	1,000.00	1,000.00
50 " Fourth " " " New York,	5,000.00	6,074.00	8,400.00
50 " Central " " " " "	5,000.00	6,003.00	7,100.00
50 " Thames Loan and Trust Co., . .	5,000.00	6,175.00	5,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,133; total amount,	$133,533.46
2	Number of depositors having over $500 and less than $1,000, ...	164; total amount,	114,109.48
3	Number of depositors having $1,000 and not over $2,000, ...	115; total amount,	156,306.88
4	Number of depositors having over $2,000 and not over $10,000, ...	53; total amount,	183,416.89
5	Number of depositors having over $10,000,	2; total amount,	25,070.65
6	Total number of depositors, ...	1,467; total deposits,	$612,437.36

7 Largest amount due a single depositor, $14,907.63.
8 Number of accounts opened during the year, 169; number closed, 140.
9 Amount of income received during the year, $41,166.73.
10 Amount of dividends declared during the year, $23,528.49.
11 Amount deposited, including interest credited, the past year, $114,215.38.
12 Amount withdrawn during the year, $107,017.84.
13 Increase of deposits the past year, $7,197.54.
14 Amount carried to surplus or profit and loss during the year, $9,807.79.
15 Amount of paper past due, $7,000.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $1,361.78.
19 Total office expenses the past year, including salaries, $1,737.54.
20 Net amount of income during the year from real estate owned, $113.17.

JEWETT CITY SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

21 What assets, if any, yielding no income during the year, $32,175.00.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $18,000.00.
24 Date of annual meeting for choice of officers, second Wednesday in July.

Officers. — President, Hezekiah L. Reade; Vice-Presidents, James O. Sweet, Alfred A. Young; Treasurer, Chas. Edw. Prior. Directors, John R. Tracy, Francis S. Young, Albert G. Brewster, Henry L. Johnson, Joseph E. Leonard, Israel Mathewson, Daniel M. Browne, Stephen Tiffany, Elias H. Chapman, Chas. Edw. Prior, Edward M. Anthony, James E. Fuller.

LITCHFIELD SAVINGS SOCIETY.

CHAS. H. COIT, Treasurer. INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$233,022.00	Whole Amount of Deposits,	$909,525.22
Loans on Collateral Security,	72,800.00	Surplus Account,	27,000.00
Loans on Personal Sec'y only,	26,000.00	Interest Account,	17,477.77
United States Bonds,	35,000.00	Income from Real Estate,	32.51
Town, City, and Corp'n B'ds,	232,837.50		
Town, City, and Borough Notes and Orders,	14,780.00		
Railroad Bonds,	217,607.50		
Bank Stocks in Connecticut,	79,457.24		
Bank Stocks in other States,	19,631.48		
Real Estate by Foreclosure,	14,592.23		
Tax Account,	116.87		
Expense Account,	546.32		
Cash in Bank,	7,644.36		
Total Assets,	$954,035.50	Total Liabilities,	$954,035.50

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.					
4s of 1907, Registered,			$ 35,000.00	35,000.00	44,450.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.					
Litchfield, Connecticut,			14,780.00	14,780.00	14,780.00
TOWN, CITY, AND CORPORATION BONDS.					
Town — Litchfield, Connecticut,	6s,		76,000.00	76,000.00	76,000.00
Morris,	"	6s,	11,600.00	11,600.00	11,600.00
Roxbury,	"	6s,	6,100.00	6,100.00	6,100.00
Thomaston,	"	4s, 1904,	20,000.00	20,000.00	20,000.00
City — Hartford,	"	6s, 1899,	4,000.00	4,000.00	4,500.00
Providence, Rhode Isl'd,		5s, 1900-6,	9,000.00	9,000.00	9,500.00
New York, New York,		6s,	10,000.00	10,000.00	12,500.00
St. Louis, Missouri,		6s, 1891–'93–'95,	18,000.00	18,000.00	21,000.00
Cincinnati, Ohio,		6s, 1906,	20,000.00	20,000.00	24,500.00
St. Paul, Minnesota,		4½s, 1917,	10,000.00	11,200.00	11,250.00
Wichita, Kansas,		6s, '93-'94-'95-'96	20,000.00	21,937.50	22,000.00
County — New York, N. Y.,		6s,	10,000.00	10,000.00	12,500.00
Borough — Danbury, Conn.,		4½s,	15,000.00	15,000.00	15,500.00

LITCHFIELD SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.					
New York & Harlem,	7s,	1900,	$9,000.00	9,000.00	12,000.00
N. Y. Cent'l & Hudson R.,	7s,	1903,	20,000.00	24,000.00	26,500.00
North Western Union,	7s,	1917,	24,000.00	30,500.00	31,000.00
Chicago & Tomah,	6s,	1905,	12,000.00	14,382.50	14,500.00
Chicago, Milwaukee & St. Paul:					
Mineral Point Division,	5s,	1910,	20,000.00	19,800.00	20,000.00
LaCrosse, "	5s,	1919,	19,000.00	19,000.00	19,000.00
Southwestern "	6s,	1909,	35,000.00	41,450.00	40,000.00
Dubuque "			25,000.00	29,475.00	29,500.00
Illinois Central — Springfield Division,	6s,	1898,	20,000.00	20,000.00	22,000.00
Chicago & Northwestern:					
Ottumwa, Cedar Falls, etc.,	5s,	1909,	10,000.00	10,000.00	10,000.00
BANK STOCKS.					
110 shares Waterbury Nat'l, Waterbury, Conn.,			5,500.00	5,850.00	10,000.00
120 " Citizens " " "			12,000.00	12,070.00	15,000.00
10 " Birmingham " Birmingham, "			1,000.00	1,000.00	1,250.00
112 " Phœnix " Hartford, "			11,200.00	12,659.50	14,000.00
100 " Hartford " " "			10,000.00	15,100.25	15,000.00
24 " Farm. & Mec. " " "			2,400.00	2,928.99	2,650.00
21 " State " " "			2,100.00	2,394.00	2,150.00
25 " National Exchange, " "			1,250.00	1,918.00	1,550.00
50 " First National, " "			5,000.00	5,660.00	5,500.00
21 " American " " "			1,050.00	1,460.00	1,400.00
5 " Charter Oak National, " "			500.00	546.00	550.00
30 " First " Litchfield, "			3,000.00	3,404 00	3,500.00
15 " Yale " New Haven, "			1,500.00	1,530.00	1,590.00
15 " National Tradesmens, " "			1,500.00	2,130.00	2,150.00
203 " New Haven Co. Nat., " "			2,030.00	2,334.50	2,450.00
31 " City, New Haven, "			3,100.00	3,472.00	3,500.00
50 " Mercantile National, Hartford, "			5,000.00	5,000.00	5,000.00
30 " National Park, New York,			3,000 00	3,222.50	5,000.00
20 " American Exchange National, "			2,000.00	2,132 50	3,000.00
10 " St. Nicholas, "			1,000.00	1,000.00	1,200.00
20 " Importers & Traders " "			2,000.00	2,127.50	8,200.00
60 " Mechanics " "			1,500.00	1,591.23	2,500.00
25 " Continental " "			2,500.00	2,505.00	3,250.00
16 " Fourth " "			1,600 00	1,685.25	2,650.00
22 " Nat'l Bank of the Republic, "			2,200.00	2,200.00	3,200.00
10 " " " Commerce, "			1,000.00	1,022.50	1,700.00
15 " Bank of America, "			1,500.00	2,145.00	2,500.00

LITCHFIELD SAVINGS SOCIETY. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,037;	total amount,	$231,131.05
2	Number of depositors having over $500 and less than $1,000, ...	256;	total amount,	227,833.49
3	Number of depositors having $1,000 and not over $2,000, ...	154;	total amount,	195,118.26
4	Number of depositors having over $2,000 and not over $10,000, . . .	62;	total amount,	213,628.37
5	Number of depositors having over $10,000,	3;	total amount,	41,814.05
6	Total number of depositors, . .	2,512;	total deposits,	$909,525.22

7 Largest amount due a single depositor, $17,314.72.
8 Number of accounts opened during the year, 187; number closed, 210.
9 Amount of income received during the year, $51,860.32.
10 Amount of dividends declared during the year, $39,469.25.
11 Amount deposited, including interest credited, the past year, $106,335.17.
12 Amount withdrawn during the year, $81,892.23.
13 Increase of deposits the past year, $24,442.94.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. January 1st, 2 per cent. July 1st.
18 State tax during the past year, $1,826.35.
19 Total office expenses the past year, including salaries, $2,096.43.
20 Net amount of income during the year from real estate owned, $224.11.
21 What assets, if any, yielding no income during the year, $15,467.25.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $25,000.
24 Date of annual meeting for choice of officers, last Saturday in June.

Officers. — President, George M. Woodruff; Vice-President, David C. Buckley; Treasurer, Charles H. Coit; Directors or Trustees, George M. Woodruff, David C. Buckley, Frederick D. McNeil, Jesse L. Judd, Almon E. Fuller, John T. Hubbard, George W. Thompson.

THE MARINERS SAVINGS BANK, NEW LONDON.

JOHN E. DARROW, Treasurer. INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$425,200.00	Whole Am't of Deposits,	$1,686,512.23
Loans on Collateral Security,	113,850.00	Surplus Account,	34,425.00
Loans on Pers'al Sec'ty only,	28,100.00	Interest Account,	5,388.92
Town, City, and Corp'n B'ds,	462,697.50	Profit and Loss,	10,400.37
Railroad Bonds,	462,081.25	Premium Extinguishment,	18,293.00
Bank Stocks in Connecticut,	99,137.50	Rent and Maintenance,	1,949.82
Bank Stocks in other States,	36,961.13		
Real Estate by Foreclosure,	75,855.28		
Tax Accounts,	231.38		
Collection Account,	44.42		
Expense Account,	420.44		
Cash in Bank,	50,000.00		
Cash on hand,	2,390.44		
Total Assets,	$1,756,969.34	Total Liabilities,	$1,756,969.34

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.					
City of New London, Conn.,	7s,	1892,	$ 9,000.00	9,180.00	9,900.00
" " "	7s,	1900,	30,000.00	30,982.50	36,900.00
" " "	7s,	1905,	40,000.00	41,710.00	52,000.00
" Cleveland, Ohio,	6s,	1896,	5,000.00	5,800.00	5,500.00
" " "	6s,	1898,	25,000.00	29,250.00	28,500.00
" Cincinnati, "	$7\frac{3}{10}$s,	1906,	15,000.00	19,050.00	19,500.00
" " "	6s,	1909,	20,000.00	21,500.00	24,000.00
" Dayton, "	6s,	1894,	25,000.00	28,500.00	27,500.00
" " "	4s,	1902,	10,000.00	9,700.00	10,000.00
" Columbus, "	6s,	call,	61,000.00	65,950.00	67,000.00
" Milwaukee, Wis,	7s,	1902,	10,000.00	12,775.00	12,000.00
Town of Norfolk, Conn.,	6s,	1891,	6,000.00	6,000.00	6,000.00
" Waterford, "	4s,	1907,	30,000.00	30,300.00	30,500.00
Borough of Danbury, "	4s,		50,000.00	52,000.00	52,000.00
" Norwalk, "	4s,	1896–1926,	100,000.00	100,000.00	103,000.00
RAILROAD BONDS.					
N. Y. Central & Hudson River,	7s,	1903,	30,000.00	40,125.00	40,125.00
Chicago, Rock Island & Pacific,	6s,	1917,	20,000.00	25,475 00	26,250.00
Union Pacific,	6s,	1896–1898,	25,000.00	28,750.00	29,125.00
Morris & Essex,	7s,	1914,	25,000.00	33,912.50	37,125.00
Pittsburgh, Ft. Wayne & Chic.,	7s,	1912,	10,000.00	13,750.00	14,500.00
Ill. Central (Springfield Div.),	6s,	1898,	25,000.00	28,950.00	30,000.00

THE MARINERS SAVINGS BANK, NEW LONDON. — Cont'd.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Milwaukee & St. Paul:			
Chic. & Pacific & Western Div., 5s, 1921,	$ 20,000.00	20,000.00	21,700.00
La Crosse & Davenport " 5s, 1919,	20,000.00	19,300.00	21,700.00
Mineral Point " 5s, 1910,	20,000.00	19,525.00	21,400.00
Chicago & Northwestern:			
Escanaba & Lake Superior Div., 6s, 1891,	10,000.00	11,550.00	12,000.00
Northwestern Union " 7s, 1917,	15,000.00	20,550.00	20,550.00
Madison Extension " 7s, 1911,	25,000.00	31,843.75	33,000.00
Chicago & Tomah " 6s, 1905,	8,000.00	9,440.00	9,500.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,587.50	6,750.00
Delaware & Bound Brook, 7s, 1905,	25,000.00	32,800.00	33,000.00
Delaware & Hudson Canal Co., 7s, 1891,	20,000.00	21,472.50	21,000.00
Atchison, Topeka & Santa Fe, 7s, 1900,	10,000.00	12,050.00	12,000.00
Pacific Railroad of Missouri, 4s, 1938,	25,000.00	24,500.00	24,500.00
Missouri Pacific, Carondelet Div., 6s, 1893,	20,000.00	20,000.00	20,000.00
Saganaw & Western, 6s, 1913,	25,000.00	31,000.00	31,000.00
Sharon Railway, 4½s, 1919,	10,000.00	10,500.00	10,500.00
BANK STOCKS.			
100 shares First National, Norwich, Conn., .	10,000.00	10,500.00	8,500.00
200 " Thames " " " .	20,000.00	28,400.00	28,400.00
100 " Norwich " (in liquidation), Norw'h,	10,000.00	775.00	775.00
100 " Uncas National, Norwich, Conn., .	5,000.00	5,075.00	5,250.00
200 " Nat'l Bank of Commerce, N. London,	20,000.00	21,450.00	24,000.00
400 " " Whaling Bank, "	10,000.00	12,000.00	14,000.00
200 " Union Bank, "	20,000.00	20,937.50	21,000.00
100 " Met. Nat. (in liquidation), N. York,	10,000.00	9,976.13	2,000.00
100 " American Exchange Nat'l, "	10,000.00	11,610.00	16,000.00
50 " Nat'l Bank of Commerce, "	5,000.00	6,700.00	10,000.00
75 " Bank of State of N. York, "	7,500.00	8,675.00	8,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,278; total amount,	$271,947.98
2	Number of depositors having over $500 and less than $1,000, ...	373; total amount,	264,783.32
3	Number of depositors having $1,000 and not over $2,000, ...	340; total amount,	459,850.84
4	Number of depositors having over $2,000 and not over $10,000, . . .	185; total amount,	665,699.77
5	Number of depositors having over $10,000,	2; total amount,	24,230.32
6	Total number of depositors, . . .	3,178; total deposits,	$1,686,512.23

7 Largest amount due a single depositor, $13,034.08.
8 Number of accounts opened during the year, 478; number closed, 340.
9 Amount of income received during the year, $78,224.58.
10 Amount of dividends declared during the year, $62,902.06.
11 Amount deposited, including interest credited, the past year, $293,889.79.

THE MARINERS SAVINGS BANK, NEW LONDON. — Cont'd.

MISCELLANEOUS ITEMS. — Continued.

12 Amount withdrawn during the year, $245,436.16.
13 Increase of deposits the past year, $48,453.63.
14 Amount carried to surplus or profit and loss during the year, $42.50.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4, and 4 and 3 per cent.; when paid, March 4 per cent., and September 4 per cent. on $3,000 and less, and 3 per cent. on excess of that amount.
18 State tax during the past year, $3,757.38.
19 Total office expenses the past year, including salaries, $4,284.88.
20 Net amount of income during the year from real estate owned, $2,053.23.
21 What assets, if any, yielding no income during the year, $11,111.32.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $50,000.00.
24 Date of annual meeting for choice of officers, last Wednesday in July.

Officers. — President, Daniel D. Latham; Treasurer, John E. Darrow; Directors or Trustees, William H. Allen, James Griswold, Erasmus D. Avery, Hiram D. Harris, William L. Peckham, Chas. W. Strickland, Jr., Fred'k S. Newcomb, Geo. C. Strong, Eldridge P. Beckwith, Thomas A. Miner, John W. Luce, John S. Morgan, Jos. Starr, Horace C. Lamphere, Courtland A. Beckwith.

MECHANICS SAVINGS BANK OF HARTFORD.

WARD W. JACOBS, Treasurer. INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$872,395.90	Whole Am't of Deposits,	$2,147,190.30
Loans on Collateral Security,	368,943.80	Surplus Account,	26,520.40
Loans on Pers'l Security only,	16,000.00	Interest Account,	42,039.18
United States Bonds,	1,250.00	Profit and Loss,	24,084.86
State Bonds,	1,000.00		
Town, City, & Corp'n Bonds,	151,615.08		
Town, City, and Borough Notes and Orders,	44,300.00		
Railroad Bonds,	366,350.00		
Bank Stocks in Connecticut,	135,200.00		
Bank Stocks in other States,	2,500.00		
Real Estate by Foreclosure,	222,097.42		
Expense Account,	4,150.33		
Cash in Bank,	50,877.50		
Cash on hand,	3,154.71		
Total Assets,	$2,239,834.74	Total Liabilities,	$2,239,834.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Coupon,	$ 1,250.00	1,250.00	1,587.50
STATE BONDS.			
Minnesota, 4½s of July 1, 1891–1911,	1,000.00	1,000.00	1,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Willimantic (Borough), Conn.,	20,500.00	20,500.00	20,500.00
Naugatuck (Town), "	14,000.00	14,000.00	14,000.00
Windham " "	5,000.00	5,000.00	5,000.00
Haddam " "	2,800.00	2,800.00	2,800.00
Wethersfield " "	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Middlefield, Conn., 3.65s, 1909,	20,000.00	20,000.00	20,000.00
Chicago, Ill., 7s, 1890,	15,000.00	15,000.00	15,000.00
" " 7s, 1894,	10,000.00	10,000.00	11,300.00
" " 7s, 1896,	5,000.00	5,000.00	5,900.00
Cincinnati, Ohio, 6s, 1890,	1,000.00	1,000.00	1,000.00
" " 7s, 1897,	2,000.00	2,000.00	2,400.00
" " 5s, 1898,	36,415.08	36,415.08	38,964.13
Middletown, Conn., 7s, 1889,	10,000.00	10,000.00	10,000.00
Minneapolis, Minn., 4s, 1917,	50,000.00	50,000.00	50,000.00
Sioux City, Iowa, 6s, 1893,	2,200.00	2,200.00	2,200.00

MECHANICS SAVINGS BANK OF HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atchison, Topeka & Santa Fé,	7s, 1899,	$ 15,000.00	17,325.00	17,325.00
Bur. & Mo. Riv. in Ia. (land grants),	7s, 1893,	15,000.00	15,000.00	16,350.00
Chi., Mil. & St. P. (L. Superior Div.),	5s, 1921,	20,000.00	20,000.00	20,800.00
LaCrosse Division,	7s, 1893,	20,000.00	20,000.00	22,000.00
Dubuque "	6s, 1920,	25,000.00	28,750.00	30,000.00
Chi & Northwestern (Madison Ext.),	7s, 1911,	7,500.00	9,375.00	9,750.00
Des Moines & Minneapolis,	7s, 1907,	25,000.00	31,250.00	31,750.00
Escanaba & L. Sup'r (gr. C. & N.W.),	6s, 1901,	16,000.00	17,600.00	17,760.00
Maple River,	7s, 1897,	15,000.00	16,800.00	17,250.00
Northwestern Union,	7s, 1917,	11,000.00	14,850.00	14,850.00
Cleveland, Painesville & Ashtabula,	7s, 1892,	10,000.00	10,000.00	10,600.00
Columbus & Xenia,	7s, 1890,	25,000.00	25,000.00	25,500.00
Delaware & Bound Brook,	7s, 1905,	19,000.00	23,750.00	23,750.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	31,250.00	31,750.00
Lawrence,	7s, 1895,	6,000.00	6,000.00	6,660.00
Staten Island,	7s, 1893,	6,000.00	6,000.00	6,480.00
Fonda, Johnstown & Gloversville,	7s, 1900,	25,000.00	29,750.00	29,750.00
Sunbury & Lewistown,	7s, 1896,	21,500.00	23,650.00	24,295.00
Terre Haute & Indianap. (Registered),	7s, 1893,	20,000.00	20,000.00	21,600.00
BANK STOCKS.				
150 shares Ætna National,	Hartford,	15,000.00	15,000.00	16,500.00
400 " American "	" .	20,000.00	20,000.00	25,200.00
120 " City,	" .	12,000.00	12,000.00	12,000.00
50 " Charter Oak National,	" .	5,000.00	5,000.00	5,350.00
7 " Farmers & Mech's "	" .	700.00	700.00	749.00
300 " First "	" .	30,000.00	30,000.00	32,100.00
100 " Mercantile "	" .	10,000.00	10,000.00	8,500.00
100 " First "	Norwich, .	10,000.00	10,000.00	9,000.00
25 " First "	Suffield, .	2,500.00	2,500.00	3,750.00
50 " Second "	New Haven,	5,000.00	5,000.00	6,750.00
50 " Home "	Meriden, .	5,000.00	5,000.00	5,900.00
100 " Deep River "	Deep River,	10,000.00	10,000.00	12,000.00
100 " Hartford Trust Co.,	Hartford, .	10,000.00	10,000.00	13,000.00
50 " Nassau,	New York, .	2,500.00	2,500.00	4,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	3,826; total amount,	$472,093.38
2	Number of depositors having over $500 and less than $1,000, . . .	667; total amount,	459,743.52
3	Number of depositors having $1,000 and not over $2,000, ...	492; total amount,	660,482.15
4	Number of depositors having over $2,000 and not over $10,000, . . .	238; total amount,	554,871.25
6	Total number of depositors, . . .	5,223; total deposits,	$2,147,190.30
7	Largest amount due a single depositor, $8,346.33.		

MECHANICS SAVINGS BANK OF HARTFORD. — Continued.

MISCELLANEOUS ITEMS. — Continued.

8 Number of accounts opened during the year, 799; number closed, 594.
9 Amount of income received during the year, $118,382.76.
10 Amount of dividends declared during the year, $76,835.43.
11 Amount deposited, including interest credited, the past year, $687,140.38.
12 Amount withdrawn during the year, $502,310.90.
13 Increase of deposits the past year, $184,829.48.
14 Amount carried to surplus or profit and loss during the year, $5,064.73.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Jan'y 1st and July 1st.
18 State tax during the past year, $4,219.32.
19 Total office expenses the past year, including salaries, $7,620.81.
20 Net amount of income during the year from real estate owned, $4,353.08.
21 What assets, if any, yielding no income during the year, $6,799.50.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $50,000.
24 Date of annual meeting for choice of officers, in July.

Officers. — President, George W. Moore; Treasurer, Ward W. Jacobs; Directors or Trustees, George W. Moore, Daniel Phillips, Edward W. Parsons, Henry Pease, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, Edwin D. Tiffany, John G. Root, Jeremiah M. Allen, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, Silas W. Robbins, Edward M. Bunce, William B. Clark.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer. INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$412,152.84	Whole Amount of Deposits,	$701,211.00
Loans on Collateral Security,	16,900.00	Surplus Account,	13,500.00
Loans on Pers'al Sec'ty only,	108,230.00	Interest Account,	9,178.47
Town, City, & Corp. Bonds,	28,000.00	Suspense Account,	65.00
Town, City, and Borough Notes and Orders,	22,400.00		
School Dist. Notes & Orders,	6,475.00		
Society Orders,	233.34		
Railroad Bonds,	34,000.00		
Bank Stocks in Conn.,	61,525.00		
Tax Account,	767.04		
Expense Account,	296.73		
Premium Account,	25,000.00		
Cash in Bank,	6,175.48		
Cash on hand,	1,799.04		
Total Assets,	$723,954.47	Total Liabilities,	$723,954.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Barkhamsted,	$ 16,700.00	16,700.00	16,700.00
Borough of Winsted,	5,700.00	5,700.00	5,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Winchester,	6,475.00	6,475.00	6,475.00
SOCIETY ORDER.			
M. E. Society, Winsted,	233.34	233.34	233.34
TOWN, CITY, AND CORPORATION BONDS.			
City of South Norwalk, 4s, 1900,	9,000.00	9,000.00	9,000.00
" " " 4s, 1910,	9,000.00	9,000.00	9,000.00
Borough of Winsted, 4s, 1895,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul :			
La Crosse & Davenport Div., 5s, 1919,	5,000.00	5,500.00	5,500.00
Dubuque Division, 6s, 1920,	5,000.00	5,050.00	5,850.00
Chicago & Northwestern :			
Menominee Extension, 7s, 1919,	5,000.00	5,000.00	6,500.00
Northwestern Union, 7s, 1917,	5,000.00	5,000.00	6,700.00
N. Y. Central & Hudson River, 7s, 1903,	10,000.00	10,000.00	13,500.00
Buffalo, New York & Erie, 7s, 1916,	4,000.00	4,000.00	5,440.00

MECHANICS SAVINGS BANK, WINSTED. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
30 shares National Pahquioque, Danbury,	$ 3,000.00	3,000.00	3,825.00
35 " Birmingham National,	3,500.00	3,500.00	5,775.00
74 " Second National, New Haven,	7,400.00	7,400.00	10,175.00
20 " National Tradesmens, New Haven,	2,000.00	2,000.00	2,720.00
22 " City National, Bridgeport,	2,200.00	2,200.00	3,300.00
84 " First " "	8,400.00	8,400.00	14,700.00
20 " Waterbury National,	1,000.00	1,000.00	2,000.00
15 " Central National, Middletown,	1,125.00	1,125.00	1,710.00
29 " Home " Meriden,	2,900.00	2,900.00	3,770.00
15 " New Britain National,	1,500.00	1,500.00	2,310.00
25 " Hartford " Hartford,	2,500.00	2,500.00	3,875.00
22 " Phœnix " "	2,200.00	2,200.00	2,750.00
50 " Mercantile " "	5,000.00	5,000.00	4,500.00
14 " American " "	700.00	700.00	910.00
98 " First " Winsted,	9,800.00	9,800.00	10,290.00
83 " Hurlbut " "	8,300.00	8,300.00	13,280.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,326; total amount,	$164,886.22
2	Number of depositors having over $500 and less than $1,000,	220; total amount,	150,170.36
3	Number of depositors having $1,000 and not over $2,000,	150; total amount,	199,873.97
4	Number of depositors having over $2,000 and not over $10,000,	63; total amount,	186,280.45
6	Total number of depositors,	1,759; total deposits,	$701,211.00

7 Largest amount due a single depositor, $7,565.24.
8 Number of accounts opened during the year, 233; number closed, 176.
9 Amount of income received during the year, $36,263.58.
10 Amount of dividends declared during the year, $29,152.63.
11 Amount deposited, including interest credited, the past year, $175,566.41.
12 Amount withdrawn during the year, $127,192.92.
13 Increase of deposits the past year, $48,373.49.
14 Amount carried to surplus or profit and loss during the year, $1,000.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ January, 2 July.
18 State tax during the past year, $1,534.08.
19 Total office expenses the past year, including salaries, $1,643.94.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $20,000.
24 Date of annual meeting for choice of officers, second Wednesday in July.

Officers. — President, Harvey B. Steele; Treasurer, Lyman R. Norton; Directors or Trustees, Harvey B. Steele, Charles B. Hallett, Joseph H. Norton, Theophilus Baird, Harvey L. Roberts, Lyman C. Colt, Warham H. Williams.

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer. INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$495,718.00	Whole Amount of Deposits,	$820,647.42
Loans on Collateral Security,	19,600.00	Surplus Account,	10,962.18
Loans on Pers'l Sec'ty only,	2,525.00	Interest Account,	17,633.21
Town, City, and Corp'n B'ds,	99,820.00		
School Dist. Notes and Orders,	1,750 00		
Railroad Bonds,	121,825.00		
Bank Stocks in Connecticut,	94,176.00		
Real Estate by Foreclosure,	1,300.00		
Cash in Bank,	9,228.83		
Cash on hand,	3,299.98		
Total,	$849,242.81	Total,	$849,242.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Bridgeport, West Stratford District,	$ 1,750.00	1,750.00	1,750.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, 5s, 1908,	4,000.00	4,120.00	4,800.00
Cincinnati, 6s, 1909,	27,000.00	30,700.00	33,615.00
" 5s, 1930,	24,000.00	26,000.00	27,480.00
Columbus, 6s, 1897,	39,000.00	39,000.00	41,340.00
RAILROAD BONDS.			
Chicago & Northwest'n, Tomah Div. 6s, 1905,	10,000.00	11,475.00	11,800.00
C., M. & St. Paul, Southwest. " 6s, 1909,	10,000.00	11,000.00	11,750.00
" " Pac. Wes. " 5s, 1921,	10,000.00	10,000.00	10,875.00
" " Min. Point " 5s, 1910,	15,000.00	15,000.00	16,050.00
" " Lake Sup'r " 5s, 1921,	10,000.00	10,000.00	10,300.00
Kansas City, Lawrence & Southern, 6s, 1909,	10,000.00	10,600.00	10,600.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,250.00	6,675.00
Atchison, Topeka & Santa Fe, 7s, 1899,	10,000.00	11,500.00	11,500.00
Baltimore & Cumberland Ex., 6s, 1931,	20,000.00	26,000.00	26,300.00
Sharon, 4½s, 1919,	10,000.00	10,000.00	10,450.00
BANK STOCKS.			
237 shares Bridgeport National,	11,850.00	20,145.00	20,856.00
159 " City " Bridgeport,	15,900.00	22,666.00	23,850.00
115 " Connecticut " "	11,500.00	16,560.00	17,250.00
103 " Pequonnock " "	10,300.00	11,940.00	12,360.00
101 " First " "	10,100.00	17,665.00	18,180.00
52 " First " Westport,	5,200.00	5,200.00	5,356.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.— Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,147;	total amount,	$249,809.94
2	Number of depositors having over $500 and less than $1,000, ...	324;	total amount,	221,805.29
3	Number of depositors having $1,000 and not over $2,000, ...	210;	total amount,	271,701.03
4	Number of depositors having over $2,000 and not over $10,000, ...	32;	total amount,	77,331.16
6	Total number of depositors, ...	2,713;	total deposits,	$820,647.42

7 Largest amount due a single depositor, $3,493.74.
8 Number of accounts opened during the year, 820; number closed, 552.
9 Amount of income received during the year, $41,147.39.
10 Amount of dividends declared during the year, $28,840.72.
11 Amount deposited, including interest credited, the past year, $349,834.01.
12 Amount withdrawn during the year, $261,081.62.
13 Increase of deposits the past year, $88,752.39.
14 Amount carried to surplus or profit and loss during the year, $1,935.61.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $1,757.78.
19 Total office expenses the past year, including salaries, $4,103.25.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all the loans upon real estate secured by first mortgage ? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $20,000.
24 Date of annual meeting for choice of officers, month of July.

Officers. — President, D. N. Morgan; Vice-Presidents, John L. Wessels and David Wooster; Treasurer, L. S. Catlin; Directors or Trustees, S. C. Kingman, Isaac W. Smith, Geo. W. Peck, Carlos Curtis, H. C. Coggswell, J. W. Knowlton, L. S. Catlin, Chauncey Morton, D. B. Lockwood, L. F. Curtiss, M. E. Morris, F. B. Hall, Geo. H. Zink, Andrew B. Curtis, Edwin G. Sanford, David B. Booth, Geo. W. Fairchild.

MERIDEN SAVINGS BANK.

S. H. W. YALE, Treasurer. INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$816,466.00	Whole Am't of Deposits,	$2,049,213.51
Loans on Collateral Security,	69,575.00	Surplus Account,	68,250.00
Loans on Personal Sec'ty only,	66,271.66	Interest Account,	104,620.37
United States Bonds,	100.00		
Town, City, and Corp'n Bonds,	144,247.40		
Railroad Bonds,	766,813.00		
Bank Stocks in Connecticut,	228,687.00		
Real Estate by Foreclosure, and other real estate,	23,123.78		
Banking House,	34,603.12		
Tax Account,	1,286.86		
Cash in Bank,	34,495.12		
Cash on hand,	36,414.94		
Total Assets,	$2,222,083.88	Total Liabilities,	$2,222,083.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Registered,	100.00	100.00	127.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Bath, Maine, 6s, 1891,	10,000.00	10,330.00	10,330.00
" " " " 6s, 1902,	1,000.00	1,173.75	1,190.00
" " " " 4s, 1921,	22,500.00	22,500.00	22,725.00
" " Cincinnati, Ohio, 5s,	10,843.65	10,843.65	10,843.65
" " " " 6s, 1890 and 1894,	9,000.00	9,600.00	9,600.00
" " " " 7s, 1908,	23,000.00	27,000.00	31,000 00
" " " " $7\frac{3}{10}$s, 1902 and 1906,	19,000.00	22,650.00	25,650.00
" " Chicago, Ill., 7s, 1889 and 1890,	2,000.00	2,000.00	2,000.00
" " Milwaukee, Wis., 5s, 1891,	1,000.00	1,000.00	1,010.00
" " " " Water, 7s, 1902,	11,000.00	11,400.00	12,100.00
Town of Middletown, Ct., $3\frac{65}{100}$s, 1909,	25,000.00	25,750.00	25,750.00
RAILROAD BONDS.			
Atchison, Topeka & Santa Fé, 7s, 1899,	31,000.00	36,800.00	35,340.00
" " " Land Gts., 7s, 1900,	15,000.00	17,625.00	16,200.00
Atchison & Nebraska, 7s, 1908,	12,000.00	15,200.00	15,200.00
Chicago & Alton, 7s, 1893,	7,000.00	7,380.00	7,700.00
Chicago & Northwestern :			
Chicago & Tomah Div., 6s, 1905,	9,000.00	10,867.50	10,867.50
Madison Extension " 7s, 1911,	500.00	625.00	625.00
Milwaukee & Madison " 6s, 1905,	29,000.00	32,300.00	33,850.00
Ottumwa, Cedar Falls & St. P. " 5s, 1909,	50,000.00	52,900.00	54,125.00

MERIDEN SAVINGS BANK.—Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Milwaukee & St. Paul :			
Chicago & Pacific Div., 6s, 1901,	$ 11,000.00	12,275.00	12,980.00
Chicago & Pacific. Western " 5s, 1921,	5,000.00	4,790.00	5,400.00
Chicago & Milwaukee " 7s, 1903,	46,000.00	55,500 00	57,500.00
Dubuque " 6s, 1920,	25,000.00	27,600.00	27,600.00
Iowa & Dakota " 7s, 1899,	27,000.00	32,000.00	32,000.00
La Crosse " 7s, 1893,	25,000.00	27,400.00	28,500.00
La Crosse & Davenport " 5s, 1919,	51,000.00	52,600.00	53,295.00
Southwestern " 6s, 1909,	34,000.00	38,000.00	39,440.00
Wisconsin Valley, " 7s, 1909,	23,000.00	26,700.00	28,290.00
Cleveland & Pittsburgh, 6s, 1892,	9,000.00	9,350.00	9,427.50
Elmira & Williamsport, 6s, 1910,	3,000.00	3,600.50	3,600.50
Iowa Falls & Sioux City, 7s, 1917,	20,000.00	26,270.00	26,600.00
Joliet & Northern Indiana, 7s, 1907,	11,000.00	12,760.00	14,410.00
Kansas City, Lawrence & Southern, 6s, 1909,	15,000.00	16,900.00	15,250.00
Little Miami, 5s, 1912,	10,000.00	10,000.00	11,000.00
Morris & Essex, 7s, 1914,	54,000.00	67,500.00	79,380.00
New York Central & Hudson River, 7s, 1903,	15,000.00	15,150.00	19,650.00
New York & Long Branch, 5s, 1931,	13,000.00	14,350.00	14,350.00
Pittsb'h, McKeesp't & Youghiogheny, 6s, 1932,	10,000.00	13,100.00	13,100.00
Rensselear & Saratoga, 7s, 1921,	1,000.00	1,190.00	1,500.00
Shamokin Valley & Pottsville, 7s, 1901,	13,000.00	14,300.00	16,250.00
St. Louis, Jacksonville & Chicago, 7s, 1894,	68,000.00	74,600.00	78,200.00
Sunbury & Lewiston, 7s, 1896,	6,000.00	6,780.00	6,780.00
Terre Haute & Indianapolis, 7s, 1893,	29,000.00	30,400.00	32,190.00
BANK STOCKS.			
500 shares First National Bank, Meriden,	50,000 00	51,405.00	55,000.00
486 " Home " " "	48,600.00	54,215.50	56,376.00
486 " Meriden " " "	48,600.00	58,903.50	63,180.00
114 " New Britain " " New Britain,	11,400.00	12,669.00	17,100.00
50 " Mechanics " " "	5,000.00	5,000.00	5,000.00
12 " Central " " Middletown,	900.00	1,044.00	1,076.00
120 " First " " "	12,000.00	12,500.00	12,720.00
150 " Middletown " " "	11,250.00	15,400.00	16,875.00
122 " Mid'l's'x Co. " " "	12,200.00	12,200.00	12,688.00
50 " Yale " " New Haven,	5,000.00	5,350.00	5,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	5,249; total amount,	$518,611.74
2	Number of depositors having over $500 and less than $1,000, ...	647; total amount,	439,601.39
3	Number of depositors having $1,000 and not over $2,000, ...	397; total amount,	529,289.97
4	Number of depositors having over $2,000 and not over $10,000, ...	192; total amount,	561,710.41
6	Total number of depositors, . . .	6,485; total deposits,	$2,049,213.51

MERIDEN SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

7 Largest amount due a single depositor, $8,116.93.
8 Number of accounts opened during the year, 1,166; number closed, 1,145.
9 Amount of income received during the year, $110,556.25.
10 Amount of dividends declared during the year, $86,459.37.
11 Amount deposited, including interest credited, the past year, $541,508.29.
12 Amount withdrawn during the year, $455,466.29.
13 Increase of deposits the past year, $86,042.
17 Rate of dividend the last year, 4½ per cent.; when paid, January 20th and July 20th.
18 State tax during the past year, $4,810.55.
19 Total office expenses the past year, including salaries, $5,563.92.
20 Net amount of income during the year from real estate owned, $2,410.
21 What assets, if any, yielding no income during the year? $5,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $30,000.
24 Date of annual meeting for choice of officers, first Monday after July 20th.

Officers. — President, Levi E. Coe; Treasurer, S. H. W. Yale; Directors or Trustees, Charles Parker, Isaac C. Lewis, George W. Lyon, John L. Billard, John P. Morse, George R. Wilmot, Sela A. Hull, Edward Miller, Henry S. Wilcox.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer. INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,720,367.00	Whole Am't of Deposits,	$5,403,669.86
Loans on Collateral Security,	174,585.00	Surplus Account,	200,000.00
Loans on Pers'l Sec'ty only,	49,790.00	Interest Account,	119,263.82
Town, City, and Corp'n B'ds,	2,568,600.00	Profit and Loss,	68,205.38
Railroad Bonds,	511,500.00	Sundry Accounts,	3,434.04
Railroad Stocks,	12,656.00	Rents,	1,426.86
Bank Stocks in Connecticut,	174,100.00		
Bank Stocks in other States,	57,000.00		
Real Estate by Foreclosure,	286,553.00		
Banking House,	31,000.00		
Tax Account,	5,910.55		
Expense Account,	4,979.36		
Cash in Bank,	194,012.06		
Cash on hand,	4,946.99		
Total Assets,	$5,795,999.96	Total Liabilities,	$5,795,999.96

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
City of Middletown, Conn.,		6s,	1896,	$ 1,000.00	1,000.00	1,110.00
" " "		7s,	1889,	15,000.00	15,000.00	15,000.00
" " "		7s,	1894,	5,000.00	5,000.00	5,700.00
" Waterbury, "		4s,	1893 to 1902,	44,000.00	44,000.00	44,880.00
Town of New Britain, "		7s,	1894,	41,000.00	41,000.00	46,330.00
" New Canaan, "		4s,	1911,	40,000.00	40,000.00	40,800.00
" Middletown, "		4½s,	1890,	23,000.00	23,000.00	23,000.00
" " "	Reg.,	6s,	1890,	1,000.00	1,000.00	1,020.00
" " "		6s,	1890,	2,000.00	2,000.00	2,040.00
" " "		7s,	1891,	59,000.00	59,000.00	61,360.00
" Middlefield, "		7s,	1891,	13,000.00	13,000.00	13,520.00
" Portland, "		7s,	1891,	21,100.00	21,100.00	21,944.00
" Chatham, "		7s,	1891,	16,000.00	16,000.00	16,640.00
" Plainville, "		4s,	1895 to 1915,	20,000.00	20,000.00	20,200.00
" Stonington, "		4s,	1908,	15,000.00	15,000.00	15,450.00
City of Detroit, Mich.,		4s,	1918,	175,000.00	175,000.00	189,000.00
" Portland, Maine,		6s,	1907,	32,000.00	32,000.00	39,680.00
" Bangor, "		6s,	1905,	2,000.00	2,000.00	2,400.00
" Waltham, Mass.,		4s,	1908,	24,000.00	24,000.00	24,720.00
" Dayton, Ohio,		4½s,	1890 to 1896,	15,000.00	15,000.00	15,450.00
" " "		4s,	1892 to 1900,	50,000.00	50,000.00	51,500.00
" " "		4s,	1902,	100,000.00	100,000.00	103,000.00
" " "		4s,	1889 to 1902,	50,000.00	50,000.00	51,000.00
City of Columbus, Ohio,		6s,	1891,	15,000.00	15,000.00	15,450.00
" " "		4s,	1907,	8,000.00	8,000.00	8,160.00

MIDDLETOWN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CON.					
City of Columbus, Ohio,	4s,	1898,	$ 100,000.00	100,000.00	102,000.00
" " "	4s,	1908,	20,000.00	20,000.00	20,400.00
" " "	4s,	1906,	22,000.00	22,000.00	22,660.00
" " "	4s,	1908,	23,000.00	23,000.00	23,690.00
" " "	6s,	1895,	20,000.00	20,000.00	20,800.00
" " "	6s,	1896,	55,000.00	55,000.00	57,750.00
" " "	6s,	1897,	30,000.00	30,000.00	32,100.00
" " "	6s,	1904,	11,000.00	11,000.00	11,990.00
" Cleveland, "	7s,	1891,	50,000.00	50,000.00	52,000.00
" " "	5s,	1891,	12,000.00	12,000.00	12,240.00
" " "	5s,	1894,	22,000.00	22,000.00	23,200.00
" " "	5s,	1899,	135,000.00	135,000.00	148,500.00
" " "	5s,	1904,	100,000.00	100,000.00	114,000.00
Jersey City, N. J.,	7s,	1913,	100,000.00	100,000.00	125,000.00
City of Dubuque, Iowa,	6s,	1897,	11,500.00	11,500.00	12,650.00
" Cincinnati, Ohio,	$7\frac{3}{10}$s,	1897,	23,000.00	23,000.00	27,830.00
" " "	$7\frac{3}{10}$s,	1898,	14,000.00	14,000.00	17,220.00
" " "	$7\frac{3}{10}$s,	1902,	65,000.00	65,000.00	84,500.00
" " "	7s,	1904,	20,000.00	20,000.00	22,620.00
" " "	4s,	1905,	25,000.00	25,000.00	25,500.00
" " "	6s,	1906,	11,000.00	11,000.00	13,530.00
" " "	7s,	1908,	30,000.00	30,000.00	41,700.00
" " "	6s,	1909,	19,000.00	19,000.00	24,130.00
" St. Louis, Mo.,	6s,	1892,	11,000.00	11,000.00	11,550.00
" " "	6s,	1892,	3,000.00	3,000.00	3,150.00
" " "	6s,	1892,	1,000.00	1,000.00	1,050.00
" " "	6s,	1893,	30,000.00	30,000.00	32,400.00
" " "	6s,	1894,	36,000.00	36,000.00	39,240.00
" " "	6s,	1895,	26,000.00	26,000.00	28,860.00
" " "	6s,	1898,	3,000.00	3,000.00	3,510.00
" " "	6s,	1898,	4,000.00	4,000.00	4,680.00
" " "	6s,	1899,	54,000.00	54,000.00	63,720.00
" " "	6s,	1905,	10,000.00	10,000.00	12,700.00
" " "	4s,	1895 or 1905,	54,000.00	54,000.00	55,620.00
" " "	4s,	1905,	128,000.00	128,000.00	133,120.00
" Chicago, Ill.,	7s,	1893,	4,000.00	4,000.00	4,360.00
" " "	7s,	1894,	64,000.00	64,000.00	71,680.00
" " "	7s,	1895,	79,000.00	79,000.00	90,600.00
" " "	6s,	1895,	7,000.00	7,000.00	7,630.00
" " "	6s,	1897,	23,000.00	23,000.00	25,760.00
" " "	7s,	1898,	3,000.00	3,000.00	3,630.00
" " "	7s,	1898,	7,000.00	7,000.00	8,540.00
" " "	7s,	1898,	4,000.00	4,000.00	4,840.00
" " "	7s,	1899,	6,000.00	6,000.00	7,440.00
" " "	7s,	1899,	14,000.00	14,000.00	17,360.00
Kansas City, Mo.,	7s,	1897,	4,000.00	4,000.00	4,720.00
City of St. Paul, Minn.,	4s,	1919,	34,000.00	34,000.00	35,360.00
" " "	4s,	1919,	46,000.00	46,000.00	47,840.00
" Minneapolis, "	4s,	1919,	53,000.00	53,000.00	55,120.00
" " "	4s,	1919,	155,000.00	155,000.00	161,200.00

MIDDLETOWN SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Pittsburgh, Ft. Wayne & Chicago,	7s, 1912, $	6,500.00	6,500.00	9,425.00
Sandusky, Mansfield & Newark,	7s, 1909,	7,000.00	7,000.00	8,400.00
Chic. & N.W., Chic. & Tomah Div.,	6s, 1905,	50,000.00	50,000.00	58,500.00
Madison Extension,	7s, 1911,	33,000.00	33,000.00	44,220.00
Menominee Division,	7s, 1911,	28,000.00	28,000.00	37,520.00
Cedar Rapids & Missouri River,	7s, 1891,	10,000.00	10,000.00	10,400.00
Chic., Mil. & St. Paul, S. West. Div.,	6s, 1909,	50,000.00	50,000.00	58,500.00
Mineral Point Division,	5s, 1910,	50,000.00	50,000.00	53,000.00
LaCrosse & Davenport Division,	5s, 1919,	15,000.00	15,000.00	15,600.00
Chic. & Lake Superior Division,	5s, 1921,	15,000.00	15,000.00	15,450.00
Dubuque Division,	6s, 1920,	40,000.00	40,000.00	45,600.00
Illinois Central, Springfield Div.,	6s, 1898,	54,000.00	54,000.00	60,480.00
Registered,	5s, 1921,	60,000.00	60,000.00	69,000.00
Chicago & Alton,	7s, 1893,	20,000.00	20,000.00	21,800.00
St. Louis, Jacksonville & Chicago,	7s, 1894,	13,000.00	13,000.00	14,950.00
Terre Haute & Indianapolis,	7s, 1893,	10,000.00	10,000.00	10,800.00
Burlington & Missouri River,	7s, 1893,	50,000.00	50,000.00	55,000.00
RAILROAD STOCKS.				
60 shares Housatonic Railroad Co., . . .		6,000.00	1,200.00	1,500.00
75 " New York, New Haven & Hartford,		7,500.00	7,500.00	18,375.00
92 " Cleveland, Cin., Chic. & St. Louis, .		9,200.00	3,956.00	6,808.00
BANK STOCKS.				
560 shares Middletown National,	Middletown,	42,000.00	42,000.00	58,240.00
139 " Middlesex Co. "	"	13,900.00	13,900.00	14,317.00
136 " Central "	"	10,200.00	10,200.00	13,908.00
277 " First "	"	27,700.00	27,700.00	29,085.00
126 " City,	Hartford,	12,600.00	12,600.00	12,600.00
150 " Hartford National,	"	15,000.00	15,000.00	22,500.00
51 " Yale "	New Haven,	5,100.00	5,100.00	5,304.00
160 " Thames "	Norwich,	16,000.00	16,000.00	22,400.00
16 " First "	"	1,600.00	1,600.00	1,520.00
50 " Meriden "	Meriden,	5,000.00	5,000.00	6,250.00
150 " Home "	"	15,000.00	15,000.00	16,700.00
100 " First "	"	10,000.00	10,000.00	11,000.00
50 " St. Nicholas,	New York,	5,000.00	5,000.00	6,250.00
100 " National Park,	"	10,000.00	10,000.00	24,500.00
50 " Shoe & Leather,	"	5,000.00	5,000.00	7,600.00
260 " American Exchange,	"	26,000.00	26,000.00	41,600.00
60 " Bank of the State of N. Y.,	"	6,000.00	6,000.00	6,780.00
100 " Nassau Bank.	"	5,000.00	5,000.00	8,000.00

MIDDLETOWN SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	7,096;	total amount,	$981,886.32
2	Number of depositors having over $500 and less than $1,000, ...	1,134;	total amount,	816,076.13
3	Number of depositors having $1,000 and not over $2,000, ...	838;	total amount,	1,185,472.21
4	Number of depositors having over $2,000 and not over $10,000, . . .	605;	total amount,	2,173,117.09
5	Number of depositors having over $10,000,	17;	total amount,	247,118.11
6	Total number of depositors, . . .	9,690;	total deposits,	$5,403,669.86

7 Largest amount due a single depositor, $26,300.
8 Number of accounts opened during the year, 944; number closed, 905.
9 Amount of income received during the year, $282,133.79.
10 Amount of dividends declared during the year, $207,693.55.
11 Amount deposited, including interest credited, the past year, $763,069.74.
12 Amount withdrawn during the year, $649,303.14.
13 Increase of deposits the past year, $113,766.60.
14 Amount carried to surplus or profit and loss during the year, none (net earnings, $50,732.09).
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent., and 3 per cent. on the excess of $10,000; when paid, May and November.
18 State tax during the past year, $11,821.10.
19 Total office expenses the past year, including salaries, $11,887.05.
20 Net amount of income during the year from real estate owned, $9,282.42.
21 What assets, if any, yielding no income during the year, $1,200.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $59,000.
24 Date of annual meeting for choice of officers, first Monday in June.

Officers. — President, George A. Coles; Treasurer, Henry H. Smith; Directors or Trustees, Henry G. Hubbard, John P. Bacon, Samuel Babcock, Charles A. Boardman, Elijah H. Hubbard, George S. Hubbard, M. B. Copeland, John N. Camp, George W. Burr, Henry Ward, L. M. Leach, John H. Watkinson, John S. Bailey, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, Geo. W. Atkins, James H. Bunce, George A. Coles, Eldon B. Birdsey, E. M. Taintor, Walter B. Hubbard, Eugene H. Burr.

MILFORD SAVINGS BANK.

P. S. Bristol, Treasurer. Incorporated, 1872.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$97,991.00	Whole Amt. of Deposits,	$206,326.64
Loans on Collateral Security,	4,274.00	Surplus Account,	8,556.75
Loans on Pers'l Sec'ty only,	1,692.00	Interest Account,	1,255.92
Town, City, and Corp'n B'ds,	47,000.00	Profit and Loss,	505.04
Town, City, and Borough Notes and Orders,	7,200.00		
Railroad Bonds,	10,000.00		
Bank Stocks in Connecticut,	41,455.00		
Tax Account,	205.59		
Expense Account,	233.43		
Fixture Account, Iron Safe,	150.00		
Cash in Bank,	5,085.11		
Cash on hand,	1,358.22		
Total Assets,	$216,644.35	Total Liabilities,	$216,644.35

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Milford Notes,	$ 7,200.00	7,200.00	7,200.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Milford, 4s,	19,000.00	19,000.00	19,000.00
" " 5s,	3,000.00	3,000.00	3,000.00
New Haven City, 3½s,	15,000.00	15,000.00	15,000.00
Norwalk Borough, 4s,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s,	10,000.00	10,000.00	11,000.00
BANK STOCKS.			
200 shares Merchants National, New Haven,	10,000.00	12,000.00	10,000.00
45 " Yale " "	4,500.00	5,220.00	4,725.00
22 " New Haven " "	2,200.00	3,410.00	3,300.00
41 " Second " "	4,100.00	5,740.00	5,700.00
14 " Middlesex Co. " Middletown,	1,400.00	1,540.00	1,540.00
21 " Meriden " Meriden,	2,100.00	2,310.00	2,310.00
30 " Tradesmen's " New Haven,	3,000.00	4,230.00	4,200.00
11 " Connecticut " Bridgeport,	1,100.00	1,485.00	1,430.00
46 " Bank of Commerce, New London,	4,600.00	5,520.00	5,510.00

MILFORD SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	534;	total amount,	$67,912.10
2	Number of depositors having over $500 and less than $1,000,	75;	total amount,	51,192.00
3	Number of depositors having $1,000 and not over $2,000,	40;	total amount,	54,827.40
4	Number of depositors having over $2,000 and not over $10,000,	12;	total amount,	33,395.14
6	Total number of depositors,	661;	total deposits,	$206,326.64

7 Largest amount due a single depositor, $3,773.58.
8 Number of accounts opened during the year, 109; number closed, 98.
9 Amount of income received during the year, $10,524.26.
10 Amount of dividends declared during the year, $7,515.35.
11 Amount deposited, including interest credited, the past year, $67,942.94.
12 Amount withdrawn during the year, $65,031.63.
13 Increase of deposits the past year, $2,911.31.
14 Amount carried to surplus or profit and loss during the year, $1,916.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Jan'y and July 15th.
18 State tax during the past year, $402.17.
19 Total office expenses the past year, including salaries, $866.32.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the past year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $7,000.
24 Date of annual meeting for choice of officers, third Tuesday in July.

Officers. — President, Isaac T. Rogers; Treasurer, P. S. Bristol; Directors or Trustees, W. G. Mitchell, Phineas S. Bristol, Theodore Platt, John W. Fowler, James T. Higley, Owen T. Clarke, H. B. Beardsley, George M. Gunn, N. Truman Smith, James McCarthy, George H. Furman, Joseph W. Fowler, Charles J. Bosworth, James T. Burns, Charles J. Morris, Charles Luke, Edward P. Avery, Wm. Cecil Durand, Dumond P. Merwin, David L. Clark.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$61,210.00	Whole Amount of Deposits,	$225,420.01
Loans on Collateral Security,	13,060.00	Surplus Account,	7,000.00
Loans on Pers'al Sec'ty only,	700.00	Interest Account,	3,556.20
Town, City, and Corp. Bonds,	45,400.00	Rent Account,	20.76
Town, City, and Borough Notes and Orders,	28,000.00	Due on Loan made,	400.00
School Dist. Notes and Orders,	182.82		
Railroad Bonds,	57,000.00		
Bank Stocks in Connecticut,	17,650.00		
Bank Stocks in other States,	500.00		
Expense Account,	564.34		
Premium Account,	10,059.00		
Cash in Bank,	1,628.46		
Cash on hand,	442.35		
Total Assets,	$236,396.97	Total Liabilities,	$236,396.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
East Haddam town,	$ 13,000.00	13,000.00	13,000.00
Naugutuck "	15,000.00	15,000.00	15,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of East Haddam,	20.00	20.00	20.00
Fourth " " "	162.82	162.82	162.82
TOWN, CITY, AND CORPORATION BONDS.			
Town of Saybrook, coup., 5s, 1889–1899,	4,000.00	4,000.00	4,000.00
" Essex, " 4½s, 1890–1900,	2,000.00	2,000.00	2,000.00
" Groton, reg., 4s, 1913,	5,000.00	5,000.00	5,000.00
" Hebron, coup., 3½s, 1909,	5,000.00	5,000.00	5,000.00
City of Brooklyn, N. Y., reg., 7s, 1920,	2,000.00	2,000.00	3,300.00
" Detroit, Mich., coup., 7s, 1893,	1,000.00	1,000.00	1,100.00
" Cleveland, O., " $3\frac{65}{100}$s, 1902,	5,000.00	5,000.00	5,000.00
" Minneapolis, " 4s, 1919,	5,000.00	5,000.00	5,000.00
" Columbus, " 6s, 1890–1897,	6,400.00	6,400.00	6,700.00
Borough of Willimantic, " 4s, 1899,	5,000.00	5,000.00	5,000.00
" Norwalk, reg., 4s, 1907,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
N. Y. Central & Hudson River, reg., 7s, 1903,	10,000.00	10,000.00	13,200.00
New York & Harlem, " 7s, 1900,	10,000.00	10,000.00	12,900.00

MOODUS SAVINGS BANK.—Continued.

INVESTMENTS.—Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Rock Island & Pacific, reg., 6s, 1917,	$ 10,000.00	10,000.00	13,600.00
N. Y., New Haven & Hartford, " 4s, 1903,	5,000.00	5,000.00	5,500.00
Delaware & Bound Brook, coup., 7s, 1905,	5,000.00	5,000.00	6,500.00
Morris & Essex, " 7s, 1914,	5,000.00	5,000.00	7,400.00
Atchison, Topeka & Santa Fe, " 7s, 1899,	5,000.00	5,000.00	5,700.00
Illinois Cent., Springfield div., " 6s, 1898,	5,000.00	5,000.00	5,600.00
N. Y., Providence & Boston, " 4s, 1901,	2,000.00	2,000.00	2,000.00
BANK STOCKS.			
64 shares Nat'l Bank of N. Eng'd, E. Haddam,	6,400.00	6,400.00	7,680.00
15 " Home National Bank, Meriden,	1,500.00	1,500.00	1,800.00
22 " First " " Portland,	2,200.00	2,200.00	2,200.00
13 " Middlesex Co. Nat'l B'k, Middletown,	1,300.00	1,300.00	1,300.00
31 " National Exchange Bank, Hartford,	1,550.00	1,550.00	1,860.00
4 " Farm. & Mechanics Nat'l B'k, "	400.00	400.00	420.00
30 " Deep River Nat'l Bank, Deep River,	3,000.00	3,000.00	3,600.00
10 " Citizens " " Waterbury,	1,000.00	1,000.00	1,250.00
3 " Merchants " " Norwich,	300.00	300.00	300.00
5 " Ninth " " New York,	500.00	500.00	750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	751; total amount,	$75,810.82
2	Number of depositors having over $500 and less than $1,000,	66; total amount,	45,571.36
3	Number of depositors having $1,000 and not over $2,000,	30; total amount,	39,273.75
4	Number of depositors having over $2,000 and not over $10,000,	21; total amount,	64,764.08
6	Total number of depositors,	868; total deposits,	$225,420.01

7 Largest amount due a single depositor, $4,960.03.
8 Number of accounts opened during the year, 98; number closed, 74.
9 Amount of income received during the year, $10,485.48.
10 Amount of dividends declared during the year, $8,371.92.
11 Amount deposited, including interest credited, the past year, $46,669.19.
12 Amount withdrawn during the year, $32,097.33.
13 Increase of deposits the past year, $14,571.86.
14 Amount carried to surplus or profit and loss during the year, nothing.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $395.58.
19 Total office expenses the past year, including salaries, $803.28.
20 Net amount of income during the year from real estate owned, $15.26.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $5,000.
24 Date of annual meeting for choice of officers, third Thursday in July.

Officers. — President, Charles E. Brownell; Vice-President, Amasa Day; Treasurer, Eugene W. Chaffee; Directors, David S. Purple, Theodore Fuller, William L. Fowler, Jr., Albert E. Purple, Arthur W. Chaffee.

NATIONAL SAVINGS BANK OF NEW HAVEN.

HOADLEY B. IVES, Treasurer. INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$622,538.33	Whole Amt. of Deposits,	$932,200.48
Loans on Collateral Security,	23,675.00	Surplus Account,	50,000.00
Loans on Pers'al Sec'y only,	6,000.00	Interest Account,	9,300.58
United States Bonds,	15,000.00	Rent Account,	101.00
Town, City, and Cor. B'ds,	84,360.00	Profit and Loss,	96.97
School Dis. Notes and Ord.,	250.00		
Railroad Bonds,	40,800.00		
Bank Stocks in Connecticut,	144,879.00		
Real Estate by Foreclosure,	19,066.92		
Expense Account,	1,610.22		
Cash in Bank,	31,718.05		
Cash on hand,	1,801.51		
Total Assets,	$991,699.03	Total Liabilities,	$991,699.03

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Four and one-halfs of 1891, Coupons,	$ 15,000.00	15,000.00	15,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North School District, Orange,	250.00	250.00	250.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Haven, 7s, 1900, Coupon,	4,000.00	3,900.00	4,440.00
" Cincinnati, 7s, 1908, "	7,000.00	8,960.00	8,960.00
" " $7\frac{3}{10}$s, 1897, "	6,000.00	7,200.00	7,200.00
" " $7\frac{3}{10}$s, 1899, "	4,000.00	4,880.00	4,880.00
" " $7\frac{3}{10}$s, 1902, "	15,000.00	19,200.00	19,200.00
" Milwaukee, 7s, 1901, "	4,000.00	4,520.00	4,520.00
" " 7s, 1902, Reg.,	5,000.00	5,650.00	5,650.00
" Columbus, 6s, 1893–1898, Coup.,	12,000.00	12,360.00	12,360.00
City of N. H'v'n Sch., 4s, 1909–1920, "	17,000.00	17,690.00	17,690.00
RAILROAD BONDS.			
N. Y., N. H. & Hartford, 4s, 1903, Reg.,	20,000.00	20,650.00	22,000.00
N. Y. Central & Hudson Riv., 7s, 1903, Reg.,	5,000.00	6,375.00	6,650.00
Chicago & Northwestern, 7s, 1911, Coup.,	11,000.00	13,775.00	14,633.00
BANK STOCKS.			
264 shares Yale National, New Haven,	26,400.00	27,192.00	27,192.00
387 " Merchants " "	19,350.00	19,350.00	19,350.00
307 " Second " "	30,700.00	41,445.00	41,752.00
1,152 " County " "	11,520.00	13,536.00	13,536.00
23 " Mechanics' Bank, "	1,380.00	1,426.00	1,426.00

NATIONAL SAVINGS BANK, NEW HAVEN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.			
100 shares Middlesex Co. Nat'l, Middletown,	$ 10,000.00	11,200.00	11,200.00
123 " First National, Meriden,	12,300.00	13,530.00	13,530.00
10 " Home " "	1,000.00	1,200.00	1,200.00
21 " Southington National,	2,100.00	2,100.00	2,100.00
31 " Clinton National,	3,100.00	3,100.00	3,410.00
7 " First National, Portland,	700.00	700.00	700.00
6 " First " Westport,	600.00	600.00	600.00
45 " National Bank, Norwalk,	4,500.00	4,500.00	4,950.00
10 " Fairfield Co. Nat'l, "	1,000.00	1,000.00	1,000.00
40 " Union Bank, N. London,	4,000.00	4,000.00	4,400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,646; total amount,	$292,552.12
2	Number of depositors having over $500 and less than $1,000,	432; total amount,	287,958.04
3	Number of depositors having $1,000 and not over $2,000,	180; total amount,	250,123.42
4	Number of depositors having over $2,000 and not over $10,000,	33; total amount,	90,764.21
5	Number of depositors having over $10,000,	1; total amount,	10,802.69
6	Total number of depositors,	2,292; total deposits,	$932,200.48

7 Largest amount due a single depositor, $10,802.69.
8 Number of accounts opened during the year, 455; number closed, 341.
9 Amount of income received during the year, $47,739.72.
10 Amount of dividends declared during the year, $33,803.66.
11 Amount deposited, including interest credited, the past year, $354,966.94.
12 Amount withdrawn during the year, $274,259.70.
13 Increase of deposits the past year, $80,707.24.
14 Amount carried to surplus or profit and loss during the year, $8,519.75.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $2,007.84.
19 Total office expenses the past year, including salaries, $3,407.47.
20 Net amount of income during the year from real estate owned, $443.25.
21 What assets, if any, yielding no income during the year, $13,207.39.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $20,000.
24 Date of annual meeting for choice of officers, Wednesday after first Tuesday in July.

OFFICERS. — President, Maier Zunder; Treasurer, Hoadley B. Ives; Directors or Trustees, Maier Zunder, H. B. Ives, John E. Earle, Julius Twiss, Cornelius Pierpont, Louis Feldman, Charles Atwater, George D. Watrous, Francis Donnelly.

NAUGATUCK SAVINGS BANK.

ARTHUR H. DAYTON, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$244,497.20	Whole Amount of Deposits,	$369,686.18
Loans on Collateral Security,	33,100.00	Surplus Account,	7,700.00
Loans on Personal Sec'ty only,	19,946.00	Interest Account,	6,616.29
Town, City, and Borough Notes and Orders,	15,000.00	Rent Account,	45.50
Railroad Bonds,	10,000.00		
Bank Stocks in Connecticut,	34,250.00		
Bank Stocks in other States,	10,000.00		
Real Estate by Foreclosure,	5,527.91		
Tax account,	636.95		
Expense Account,	412.50		
Premium Account,	6,877.97		
Cash in Bank,	3,799.44		
Total Assets,	$384,047.97	Total Liabilities,	$384,047.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck,	$ 15,000.00	15,000.00	15,000.00
RAILROAD BONDS.			
Atchison, Topeka & Santa Fe, 7s, 1899,	10,000.00	10,000.00	12,000.00
BANK STOCKS.			
20 shares Hartford National Bank, Hartford,	2,000.00	2,000.00	3,000.00
40 " American " "	2,000.00	2,000.00	2,400.00
15 " Ætna " "	1,500.00	1,500.00	1,575.00
9 " Phœnix " "	900.00	900.00	1,080.00
12 " First " "	1,200.00	1,200.00	1,296.00
7 " Charter Oak " "	700.00	700.00	735.00
40 " Exchange " "	2,000.00	2,000.00	2,400.00
20 " New Britain National Bank,	2,000.00	2,000.00	3,000.00
20 " Danbury Nat'l Bank,	2,000.00	2,000.00	2,800.00
30 " City " Bridgeport,	3,000.00	3,000.00	4,500.00
99 " Waterbury "	4,950.00	4,950.00	9,900.00
40 " Fourth " Waterbury,	4,000.00	4,000.00	4,400.00
30 " Deep River "	3,000.00	3,000.00	3,900.00
50 " Thomaston "	5,000.00	5,000.00	5,500.00
100 " Nat'l B'k of the Republic, N. Y.,	10,000.00	10,000.00	17,500.00

NAUGATUCK SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,226;	total amount,	$139,110.11
2	Number of depositors having over $500 and less than $1,000, ...	154;	total amount,	100,789.62
3	Number of depositors having $1,000 and not over $2,000, ...	65;	total amount,	85,818.50
4	Number of depositors having over $2,000 and not over $10,000, ...	16;	total amount,	43,967.95
6	Total number of depositors, ...	1,461;	total deposits,	$369,686.18

7 Largest amount due a single depositor, $4,766.29.
8 Number of accounts opened during the year, 372; number closed, 294.
9 Amount of income received during the year, $21,889.23.
10 Amount of dividends declared during the year, $15,415.28.
11 Amount deposited, including interest credited, the past year, $155,045.44.
12 Amount withdrawn during the year, $143,423.14.
13 Increase of deposits the past year, $11,622.30.
14 Amount carried to surplus or profit and loss during the year, $1,200.00.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ January and 2 July.
18 State tax during the past year, $804.10.
19 Total office expenses the past year, including salaries, $1,528.68.
20 Net amount of income during the year from real estate owned, $513.18.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $16,000.00.
24 Date of annual meeting for choice of officers, July.

Officers. — President, Hiel S. Stevens; Vice-Presidents, Willard Hopkins and L. S. Beardsley; Treasurer, Arthur H. Dayton; Directors or Trustees, Homer Twitchell, Wm. Ward, J. H. Whittemore, L. D. Warner, D. P. Mills.

NEW CANAAN SAVINGS BANK.

RUSSELL L. HALL, Treasurer. INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$33,866.65	Whole Am't of Deposits,	$80,905.73
Loans on Collateral Security,	2,500.00	Surplus Account,	2,225.00
Loans on Personal Sec'ty only,	2,530.00	Interest Account,	5,255.83
Bank Stocks in Connecticut,	19,500.00	Profit and Loss Account,	431.54
Real Estate by Foreclosure,	37,164.65	Bills Payable,	8,000.00
Cash in Bank,	1,130.61		
Cash on hand,	126.19		
Total Assets,	$96,818.10	Total Liabilities,	$96,818.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
195 shares First Nat'l Bank of New Canaan,	$ 19,500.00	19,500.00	19,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	364; total amount,	$34,789.58
2	Number of depositors having over $500 or less than $1,000,	31; total amount,	22,698.28
3	Number of depositors having $1,000 and not over $2,000,	17; total amount,	21,254.01
4	Number of depositors having over $2,000 and not over $10,000,	1; total amount,	2,163.86
6	Total number of depositors,	413; total deposits,	$80,905.73

7 Largest amount due a single depositor, $2,163.86.
8 Number of accounts opened during the year, 45; number closed, 37.
9 Amount of income received during the year, $3,364.34.
10 Amount of dividends declared during the year, $3,114.84.
11 Amount deposited, including interest credited, the past year, $14,280.20.
12 Amount withdrawn during the year, $11,724.84.
13 Increase of deposits the past year, $2,555.36.
14 Amount carried to surplus or profit and loss during the year, $200.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Jan. 10th and July 10th.
18 State tax during the past year, none.
19 Total office expenses the past year, including salaries, $250.
20 Net amount of income during the year from real estate owned, $1,103.87.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $6,400.
24 Date of annual meeting for choice of officers, June.

OFFICERS.—President, Henry B. Rogers; Treasurer, Russell L. Hall; Directors or Trustees, Henry B. Rogers, Joseph F. Silliman, E. J. Richards, Edwin Hoyt, Russell L. Hall, Benjamin P. Mead, Henry A. Pinney.

THE NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.

JOHN A. RICHARDSON, Treasurer. INCORPORATED, 1881.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$35,600.00	Whole Amount of Deposits,	$39,038.64
Loans on Collateral Security,	1,500.00	Surplus Account,	374.58
Loans on Stock of the Asso'n,	1,755.00	Interest Account,	2,785.09
Expense Account,	80.00		
Cash on hand,	3,263.31		
Total Assets,	$42,198.31	Total Liabilities,	$42,198.31

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	170;	total amount,	$26,700.00
2	Number of depositors having over $500 and less than $1,000,	17;	total amount,	10,061.64
3	Number of depositors having $1,000 and not over $2,000,	2;	total amount,	2,277.00
6	Total number of depositors,	189;	total deposits,	$39,038.64

7 Largest amount due a single depositor, $1,138.50.
8 Number of accounts opened during the year, 71; number closed, 92.
9 Amount of income received during the year, $2,785.09.
10 Amount of dividends declared during the year, $1,585.83.
11 Amount deposited, including interest credited, the past year, $16,688.83.
12 Amount withdrawn during the year, $18,554.43.
13 Decrease of deposits the past year, $1,865.60.
14 Amount carried to surplus or profit and loss during the year, $23.70.
17 Rate of dividend the last year, 4 per cent.; when paid, March, 1889.
19 Total office expenses the past year, including salaries, $691.08.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $3,000.
24 Date of annual meeting for choice of officers, first Monday in March.

OFFICERS. — President, Henry F. Peck; Vice-President, John E. Bassett; Secretary, Robert E. Baldwin; Treasurer, John A. Richardson; Auditors, John M. Peck, Edward F. Mansfield; Directors, Franklin H. Hart, Nelson Adams, Frank S. Andrew, Chas. L. Baldwin, Joseph Porter, A. Heaton Robertson, Franklin S. Bradley, Albert Tilton, Fred. B. Farnsworth, Henry H. Sparks, Francis Potter.

THE NEW HAVEN SAVINGS BANK.

JOHN P. TUTTLE, Treasurer. INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$2,049,042.00	Whole Am't of Deposits,	$6,663,485.90
Loans on Collateral Security,	322,595.00	Surplus Account,	210,000.00
Loans on Personal Sec'y only,	78,780.00	Interest Account,	65,552.05
State Bonds,	200,000.00	Profit and Loss,	5,721.73
Town, City, and Corp. B'ds,	1,913,297.50		
Borough Notes,	16,500.00		
Railroad Bonds,	1,842,120.00		
Bank Stocks in Connecticut,	159,900.00		
Real Estate by Foreclosure,	194.233.50		
Banking House,	6,000.00		
Tax Account,	9,885.07		
Insurance Account,	14.95		
Expense Account,	4,411.36		
Mortgage Taxes,	291.00		
Repairs of Real Estate,	258.36		
Cash in Bank,	26,287.30		
Cash on hand,	43,824.19		
Mercantile Nat'l N. Y. Dep.,	77,319.45		
Total Assets,	$6,944,759.68	Total Liabilities,	$6,944,759.68

INVESTMENTS.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.							
Connecticut,					$ 200,000.00	200,000.00	200,000.00
BOROUGH NOTES.							
Borough of Wallingford,					10,000.00	10,000.00	10,000.00
" West Haven,					6,500.00	6,500.00	6,500.00
TOWN, CITY, AND CORPORATION BONDS.							
Town of Saybrook,	Conn.,	5s,	1889,		18,000.00	18,000.00	18,000.00
" Groton,	"	6s,	1892,		3,500.00	3,500.00	3,500.00
" Wallingford,	"	4s,	1915,		4,000.00	4,000.00	4,000.00
" Seymour,	"	4½s,	1895–1900,		35,000.00	35,000.00	36,400.00
" New Haven,	"	6s,	1891–1894,		4,500.00	4,500.00	4,500.00
" New Canaan,	"	4s,	1899,		11,000.00	11,000.00	11,000.00
City of Burlington, Vt.,		5s,	1890,		10,000.00	10,000.00	10,000.00
" Cincinnati, Ohio,		5s,	1930,		50,000.00	50,000.00	60,000.00
" " "		6s,	1906,		55,000.00	55,000.00	67,925.00
" " "		7 3/10s,	1902–1906,		216,000.00	216,000.00	283,440.00
" " "		7s,	1904,		48,000.00	48,000.00	63,360.00
" Dayton,	Ohio,	6s,	1894,		76,500.00	76,500.00	83,767.00
" Cleveland,	"	6s,	1895–1898,		48,000.00	48,000.00	54,350.00
" Columbus,	"	6s,	optional,		17,500.00	17,500.00	18,025.00
" "	"	4s,	1903–1918,		209,000.00	209,000.00	216,512.00

NEW HAVEN SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CON.						
City of Bath,	Maine,	4½s,	1907,	$ 85,000.00	85,000.00	88,100.00
" "	"	4s,	1921,	5,000.00	4,975.00	5,000.00
" "	"	6s,	1896–1902,	10,000.00	10,000.00	11,350.00
" Augusta,	"	4s,	1915,	10,000.00	10,000.00	10,000.00
" Bangor,	"	6s,	1894–1905,	10,000.00	10,000.00	11,350.00
" Portland,	"	6s,	1896–1907,	119,000.00	132,847.50	144,280.00
" Rockland,	"	6s,	1897,	27,500.00	27,500.00	31,212.00
" St. Louis,	Mo.,	4s,	1899–1908,	43,000.00	43,000.00	45,580.00
" "	"	6s,	1894–1906,	191,000.00	191,000.00	213,250.00
" "	"	5s,	1900,	15,000.00	15,000.00	16,350.00
" Chicago,	Ill.,	7s,	1894–1899,	70,000.00	70,000.00	81,290.00
" "	"	6s,	1895–1898,	90,000.00	90,000.00	98,350.00
" Minneapolis,	Minn.,	4s,	1919,	50,000.00	51,875.00	51,875.00
" St. Paul,	"	7s,	1898,	10,000.00	12,225.00	12,225.00
" New Haven,	Conn.,	4s,	1897,	73,000.00	73,000.00	74,095.00
" "	"	7s,	1901,	67,000.00	67,000.00	85,760.00
" " School Dis.,	"	4s,	1920,	100,000.00	103,875.00	103,875.00
Borough of Wallingford,	"	4s,	1902,	25,000.00	25,000.00	25,500.00
" Norwalk,	"	4s,	1908,	40,000.00	40,000.00	41,000.00
" Birmingham,	"	4s,	1908,	45,000.00	45,000.00	46,125.00
RAILROAD BONDS.						
Kansas City, Lawrence & Southern,		6s,	1909,	25,000.00	25,000.00	29,750.00
Buffalo, New York & Erie,		7s,	1916,	16,000.00	16,000.00	21,360.00
Pitts., McKeesport & Youghogheny,		6s,	1932,	15,000.00	15,000.00	20,100.00
Delaware & Bound Brook,		7s,	1905,	10,000.00	10,000.00	13,200.00
Kansas City, Topeka & Western,		7s,	1905,	20,000.00	20,000.00	25,400.00
Milwaukee & Madison,		6s,	1905,	6,000.00	6,000.00	7,680.00
Illinois Central,		6s,	1898,	112,000.00	112,000.00	125,440.00
Atchison, Topeka & Santa Fé,		7s,	1900,	11,000.00	11,000.00	13,200.00
Shore Line,		4½s,	1910,	200,000.00	200,000.00	216,000.00
New York & Harlem,		7s,	1900,	18,000.00	18,000.00	23,580.00
Columbus & Xenia,		7s,	1890,	12,000.00	12,000.00	12,000.00
Chicago, Rock Island & Pacific,		6s,	1917,	200,000.00	200,000.00	262,000.00
Republican Valley,		6s,	1919,	3,000.00	3,000.00	3,750.00
Atchison & Nebraska,		7s,	1908,	11,000.00	11,000.00	14,300.00
Del. & Hud. Canal Co., Pa. Div.,		7s,	1917,	100,000.00	100,000.00	144,000.00
Shamokin Valley & Pottsville,		7s,	1901,	30,000.00	31,120.00	37,500.00
Cedar Rapids & Missouri River,		7s,	1891,	4,500.00	4,500.00	4,590.00
New York Central & Hudson River,		7s,	1903,	200,000 00	200,000.00	261,000.00
Warren,		7s,	1900,	24,000.00	24,000.00	29,760.00
Iowa Falls & Sioux City,		7s,	1917,	50,000.00	50,000.00	67,500.00
New London Northern,		4s,	1910,	25,000.00	25,000.00	25,000.00
Terre Haute & Indianapolis,		7s,	1892,	7,000.00	7,000.00	7,350.00
Cleveland & Pittsburgh,		6s,	1892,	30,000.00	30,000.00	31,350.00
Little Miami,		5s,	1912,	154,000.00	154,000.00	176,330.00
Sunbury & Lewiston,		7s,	1896,	40,000.00	40,000.00	46,000.00
Chicago & Southwest,		7s,	1899,	103,000.00	103,000.00	124,630.00
Fonda, Johnstown & Gloversville,		7s,	1900,	18,500.00	18,500.00	23,310.00
Burlington & Missouri River,		7s,	1893,	4,000.00	4,000.00	4,320.00
New York, Lackawanna & Western,		6s,	1921,	25,000.00	25,000.00	33,750.00

NEW HAVEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Montgomery & Erie,		5s,	1926,	$ 21,000.00	21,000.00	23,940.00
Albany & Susquehanna,		7s,	1906,	6,000.00	6,000.00	7,920.00
Chicago, Milwaukee & St. Paul:						
Prairie Duchien	Division,	8s,	1898,	7,000.00	7,000.00	8,946.00
Iowa	"	7s,	1899,	15,000.00	15,000.00	18,300.00
Lake Superior	"	5s,	1921,	10,000.00	10,000.00	11,100.00
La Crosse & Davenport	"	5s,	1919,	15,000.00	15,000.00	16,200.00
Chicago & Northwest:						
Tomah	Division,	6s,	1905,	30,000.00	30,000.00	36,300.00
Menominee	Extension,	7s,	1905,	60,000.00	60,000.00	78,600.00
Madison	"	7s,	1911,	40,000.00	40,000.00	54,400.00
Northwest Union,		7s,	1917,	72,000.00	72,000.00	91,520.00
Ottumwa, Cedar Falls & St. Paul,		5s,	1909,	70,000.00	70,000.00	75,600.00
Des Moines & Minneapolis,		7s,	1907,	10,000.00	10,000.00	13,100.00
Escanaba & Lake Superior,		6s,	1901,	11,000.00	11,000.00	12,540.00
BANK STOCKS.						
600 shares	Merchants	National,	New Haven,	30,000.00	30,000.00	30,000.00
85 "	Mechanics	"	"	5,100.00	5,100.00	5,397.00
256 "	Yale	"	"	25,600.00	25,600.00	26,112.00
85 "	City	"	"	8,500.00	8,500.00	9,860.00
300 "	Second	"	"	30,000.00	30,000.00	40,500.00
59 "	National, New Haven,		"	5,900.00	5,900.00	9,204.00
195 "	" Tradesmens		"	19,500.00	19,500.00	26,812.00
3,000 "	New Haven Co. Nat'l,		"	30,000.00	30,000.00	34,500.00
53 "	First National,		Norwich,	5,300.00	5,300.00	4,505.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	19,391; total amount,	$2,116,786.90
2	Number of depositors having over $500 and less than $1,000,	1,264; total amount,	1,719,410.00
3	Number of depositors having $1,000 and not over $2,000,	689; total amount,	1,826,921.00
4	Number of depositors having over $2,000 and not over $10,000,	371; total amount,	1,000,368.00
6	Total number of depositors,	21,715; total deposits,	$6,663,485.90

7 Largest amount due a single depositor, $8,922.19.
8 Number of accounts opened during the year, 3,332; number closed, 3,207.
9 Amount of income received during the year, $360,642.34.
10 Amount of dividends declared during the year, $239,749.95.
11 Amount deposited, including interest credited, the past year, $1,954,556.59.
12 Amount withdrawn during the year, $1,644,597.04.
13 Increase of deposits the past year, $309,959.55.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.

NEW HAVEN SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

17 Rate of dividend the last year, 4* per cent.; when paid, January and July 1st.
18 State tax during the past year, $14,676.
19 Total office expenses the past year, including salaries, $16,445.17.
20 Net amount of income during the year from real estate owned, $7,230.58.
21 What assets, if any, yielding no income during the year, $15,900.
22 Are all loans upon real estate secured by first mortgage ? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $44,500.
24 Date of annual meeting for choice of officers, fourth Wednesday in May.

Officers. — President, Samuel E. Merwin; Vice-Presidents, Gardner Morse, Andrew L. Kidston, Robert A. Brown, Wallace B. Fenn; Treasurer, John P. Tuttle; Trustees, Henry D. White, John P. Tuttle, Stephen B. Butler, George J. Brush, George W. Curtis, Nathan H. Sanford, John H. Leeds, Thomas R. Trowbridge, Ezekiel G. Stoddard.

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*On all deposits in excess of $2,000, or at the rate of 3 per cent. per annum.

NEW MILFORD SAVINGS BANK.

CHARLES RANDALL, Treasurer. INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$400,299.36	Whole Am't of Deposits,	$756,913.51
Loans on Collateral Security,	51,259.00	Surplus Account,	54,500.00
Loans on Personal Sec'ty only,	57,893.16	Interest Account,	25,327.23
Town, City, and Corporation Bonds,	245,838.75	Sinking Fund,	13,298.97
Town, City, and Borough Notes and Orders,	500.00	Profit and Loss,	2,295.08
Railroad Bonds,	2,058.75	Sundry Account (collections),	861.51
Bank Stocks in Connecticut,	45,110.50		
Real Estate by Foreclosure,	13,128.04		
Banking House,	11,000.00		
Insurance Account,	32.00		
Expense Account,	2,352.39		
Furniture and Fixtures,	700.00		
Cash in Bank,	17,527.02		
Cash on hand,	5,497.33		
Total Assets,	$853,196.30	Total Liabilities,	$853,196.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
New Milford Town Note,	$ 500.00	500.00	500.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, various, 1890 to 1908,	83,000.00	111,383.75	110,130.00
Chicago, Ill., 7s, 1890 to 1899,	55,000.00	64,565.00	60,240.00
St. Louis, Mo., 6s, 1891 to 1895,	24,000.00	26,247.50	25,789.00
Cleveland, Ohio, 6s and 7s, 1892 to 1896,	12,000.00	14,230.00	13,286.00
Danbury, Conn., 4½s, 1900,	13,000.00	13,747.50	13,546.00
Brooklyn, N. Y., 7s, 1905,	10,000.00	12,550.00	13,440.00
Detroit, Mich., 7s, 1893,	1,000.00	1,235.00	1,097.00
Hartford, Conn., 6s, 1891,	1,000.00	1,160.00	1,014.00
Dayton, Ohio, 6s, 1894,	500.00	500.00	535.00
New Haven, Conn., 6s, 1900,	200.00	220.00	234.00
RAILROAD BONDS.			
Chicago, Burlington, and Quincy, 7s, 1890,	2,000.00	2,058.75	2,025.00

The "book value" in the above statement is the actual cost, and the difference between the cost price and the present "market value" is offset by the "sinking fund."

NEW MILFORD SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
72 shares First National of New Milford,	$ 7,200.00	8,180.00	10,000.00
10 " Connecticut National of Bridgeport,	1,000.00	1,400.00	1,450.00
90 " Pequonnock " "	9,000.00	9,870.00	10,440.00
60 " City " "	6,000.00	6,970.00	8,700.00
80 " Bridgeport " "	4,000.00	5,678.00	6,800.00
15 " National Iron, Falls Village,	1,500.00	1,875.00	1,700.00
10 " First National, Middletown,	1,000.00	1,140.00	1,100.00
15 " Middlesex Co. Nat., "	1,500.00	1,710.00	1,700.00
17 " Middletown Nat'l, "	1,275.00	1,895.50	1,895.50
33 " First National, West Meriden,	3,300.00	3,696.00	3,696.00
8 " Merchants National, Norwich,	800.00	800.00	800.00
8 " City " So. Norwalk,	800.00	856.00	856.00
8 " Danbury " Danbury,	800.00	1,040.00	1,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,363; total amount,	$276,438.62
2	Number of depositors having over $500 and less than $1,000,	270; total amount,	188,613.00
3	Number of depositors having $1,000 and not over $2,000,	169; total amount,	235,379.55
4	Number of depositors having over $2,000 and not over $10,000,	13; total amount,	39,084.15
5	Number of depositors having over $10,000,	1; total amount,	17,398.19
6	Total number of depositors,	2,816; total deposits,	$756,913.51

7 Largest amount due a single depositor, $17,398.19.
8 Number of accounts opened during the year, 396; number closed, 352.
9 Amount of income received during the year, $43,615.97.
10 Amount of dividends declared during the year, $31,454.87.
11 Amount deposited, including interest credited, the past year, $160,589.87.
12 Amount withdrawn during the year, $132,584.72.
13 Increase of deposits the past year, $28,005.15.
14 Amount carried to surplus or profit and loss during the year? $1,500.
15 Amount of paper past due, $450.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. in October and 2 per cent. in April.
18 State tax during the past year, $1,656.18.
19 Total office expenses the past year, including salaries, $2,849.28.
20 Net amount of income during the year from real estate owned, $293.73.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $20,000.
24 Date of annual meeting for choice of officers, July 25, 1889.

Officers. — President, Ralph E. Canfield; Vice-President, Isaac B. Bristol; Treasurer, Charles Randall; Directors or Trustees, Turney Soule, Charles H. Booth, Geo. W. Anthony, Chas. M. Beach, H. Le Roy Randall.

NEWTOWN SAVINGS BANK.

CHARLES H. NORTHROP, Treasurer. INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$246,507.32	Whole Amount of Deposits,	$500,151.32
Loans on Collateral Security,	12,250.00	Surplus Account,	13,133.00
Loans on Personal Sec'ty only,	55,499.88	Interest Account,	14,484.45
United States Bonds,	100.10	Profit and Loss Account,	353.00
Town, City, and Corp. Bonds,	17,700.00	Collections,	118.78
Town, City, and Borough Notes and Orders,	17,000.00	Rent Account,	402.71
Railroad Bonds,	90,500.00	Suspense Account,	12.78
Bank Stocks in Connecticut,	42,900.00		
Real Estate by Foreclosure,	13,326.68		
Insurance Account,	135.32		
Expense Account,	2,297.94		
Safe and Fixtures,	500.00		
Premium Account,	10,649.12		
Cash in Bank,	13,927.28		
Cash on hand,	5,362.40		
Total Assets,	$528,656.04	Total Liabilities,	$528,656.04

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
Fours of 1907, Registered,		$ 100.00	100.10	127.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Newtown, Notes,		17,000.00	17,000.00	17,000.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Milwaukee,	7s, 1902,	4,000.00	4,000.00	4,400.00
" Cincinnati,	6s, 1909,	1,000.00	1,000.00	1,200.00
" Cleveland,	7s, 1895,	3,000.00	3,000.00	3,540.00
" "	6s, 1890,	1,000.00	1,000.00	1,020.00
" "	6s, 1896,	1,000.00	1,000.00	1,080.00
" Bridgeport,	5s, 1908,	5,500.00	5,500.00	5,850.00
" St. Louis,	6s, 1890,	2,000.00	2,000.00	2,100.00
Town of New Haven,	6s, 1893,	200 00	200.00	220.00
RAILROAD BONDS.				
Milwaukee & Madison,	6s, 1905,	4,000 00	4,000.00	4,720.00
Northwestern Union,	7s, 1917,	8,000.00	8,000.00	11,200.00
Chicago & Alton,	7s, 1893,	10,000.00	10,000.00	11,400.00
Mineral Range,	8s, 1888,	1,500.00	1,500.00	1,500.00

NEWTOWN SAVINGS BANK.— Continued.

INVESTMENTS.— Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Burlington & Quincy, 7s, 1903,	$ 5,000.00	5,000.00	6,600.00
Chi., Mil. & St. Paul, West Division, 5s, 1921,	5,000.00	5,000.00	5,250.00
" " " Lacrosse Div., 7s, 1893,	4,000.00	4,000.00	4,600.00
" " " S. W. " 6s, 1909,	7,000.00	7,000.00	8,050.00
" " " Dub. " 6s, 1920,	5,000.00	5,000.00	5,750.00
" " " Lac. & D. Div., 5s, 1919,	2,000.00	2,000.00	2,100.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	7,920.00
Shamokin Valley & Pottsville, 7s, 1901,	2,000.00	2,000.00	2,500.00
Southwest Penn., 7s, 1917,	7,000.00	7,000.00	8,680.00
Delaware & Hudson Canal Co., 7s, 1894,	5,000.00	5,000.00	5,750.00
Kansas City, Law. & Southern, 6s, 1909,	7,000.00	7,000.00	7,980.00
Atchison, Topeka & Santa Fe, 7s, 1899,	5,000.00	5,000.00	6,000.00
Sunbury & Lewiston, 7s, 1896,	2,000.00	2,000.00	2,340.00
Saginaw & Western, 6s, 1913,	5,000.00	5,000.00	6,025.00
BANK STOCKS.			
92 shares Bridgeport Nat'l, Bridgeport, Conn.,	4,600.00	4,600.00	7,820.00
63 " Pequonnock National, "	6,300.00	6,300.00	7,560.00
69 " City " "	6,900.00	6,900.00	10,350.00
49 " Danbury National, Danbury, Conn.,	4,900.00	4,900.00	6,370.00
43 " Pahquioque " "	4,300.00	4,300.00	5,676.00
10 " First National, New Milford, Conn.,	1,000.00	1,000.00	1,350.00
107 " " Norwich, "	10,700.00	10,700.00	10,700.00
24 " Uncas National, " "	1,200.00	1,200.00	1,320.00
17 " Thames " " "	1,700.00	1,700.00	2,380.00
3 " Merchants Nat'l, " "	300.00	300.00	300.00
8 " Nat'l B'k of Com'rce, N. Lond'n, Ct.,	800.00	800.00	896.00
2 " New London City Nat., "	200.00	200.00	200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	988; total amount,	$129,923.31
2	Number of depositors having over $500 and less than $1,000, ...	159; total amount,	112,671.40
3	Number of depositors having $1,000 and not over $2,000, ...	111; total amount,	154,701.38
4	Number of depositors having over $2,000 and not over $10,000, ...	36; total amount,	102,855.23
6	Total number of depositors, . . .	1,294; total deposits,	$500,151.32

7 Largest amount due a single depositor, $6,265.27.
8 Number of accounts opened during the year, 155; number closed, 138.
9 Amount of income received during the year, $27,596.88.
10 Amount of dividends declared during the year, $17,795.53.
11 Amount deposited, including interest credited, the past year, $151,949.62.
12 Amount withdrawn during the year, $114,735.15.
13 Increase of deposits the past year, $37,214.47.
14 Amount carried to surplus or profit and loss during the year, none.

NEWTOWN SAVINGS BANK.—Continued.

MISCELLANEOUS ITEMS.—Continued.

15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, October and April.
18 State tax during the past year, $992.69.
19 Total office expenses the past year, including salaries, $1,582.33.
20 Net amount of income during the year from real estate owned, $174.42.
21 What assets, if any, yielding no income during the year, $1,500.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $13,000.00.
24 Date of annual meeting for choice of officers, October.

Officers.—President, Philo Clarke; Treasurer, Charles H. Northrop; Directors or Trustees, Philo Clarke, Monroe Judson, William L. Terrill, William N. Northrop, Cyrus B. Sherman, William Botsford, Aaron Sanford, David C. Peck, Daniel G. Beers, Jerome Judson, Philo Nichols, Hosea B. Northrop, John B. Peck, Asa N. Hawley, John B. Wheeler, Charles H. Northrop.

NORFOLK SAVINGS BANK.

JOSEPH N. COWLES, Treasurer. INCORPORATED, 1856.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$78,847.61	Whole Amount of Deposits,	$173,182.00
Loans on Collateral Security,	7,900.00	Surplus Account,	6,500.00
Loans on Personal Sec'ty only,	12,625.00	Interest Account,	1,225.37
Town, City, and Corp. Bds.,	16,475.00		
Railroad Bonds,	26,112.50		
Bank Stocks in Connecticut,	20,663.00		
Bank Stocks in other States,	8,077.50		
Banking House,	3,925.28		
Tax Account,	142.00		
Expense Account,	332.45		
Cash in Bank,	5,807.03		
Total Assets,	$180,907.37	Total Liabilities,	$180,907.37

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Canaan Town, 6s, 1894,	$ 5,000.00	5,000.00	5,000.00
Cincinnati, O., 6s, 1900,	5,000.00	5,900.00	5,900.00
" 5s, 1910,	5,000.00	5,575.00	5,575.00
RAILROAD BONDS.			
Missouri Pacific, 6s, 1893,	5,000.00	5,212.50	5,212.50
Chicago & Alton, 7s, 1893,	1,000.00	1,150.00	1,150.00
Joilet, 7s, 1907,	8,000.00	10,000.00	10,000.00
New York Central, 7s, 1903,	4,000.00	5,200.00	5,200.00
Illinois " 6s, 1898,	4,000.00	4,550.00	4,550.00
BANK STOCKS.			
45 shares First National, Norwich,	4,500.00	4,918.00	4,718.00
3 " Merchants " "	300.00	300.00	300.00
20 " Pahquioque " Danbury,	2,000.00	2,500.00	2,500.00
25 " Thames " Norwich,	2,500.00	3,575.00	3,575.00
20 " Middlesex Co. Nat'l, Middletown,	2,000.00	2,480.00	2,480.00
10 " Birmingham "	1,000.00	1,560.00	1,560.00
10 " Mercantile " Hartford,	1,000.00	1,000.00	1,000.00
15 " Meriden "	1,500.00	2,130.00	2,130.00
22 " Norwalk "	2,200.00	2,200.00	2,200.00
30 " National Park, New York,	3,000.00	5,077.50	5,077.50
20 " Merchants, "	1,000.00	1,200.00	1,200.00
36 " Merchants National, "	1,800.00	1,800.00	1,800.00

NORFOLK SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	578;	total amount,	$64,373.08
2	Number of depositors having over $500 and less than $1,000,	66;	total amount,	42,340.00
3	Number of depositors having $1,000 and not over $2,000,	38;	total amount,	48,500.50
4	Number of depositors having over $2,000 and not over $10,000,	7;	total amount,	17,968.42
6	Total number of depositors,	689;	total deposits,	$173,182.00

7 Largest amount due a single depositor, $3,215.34.
8 Number of accounts opened during the year, 70; number closed, 84.
9 Amount of income received during the year, $8,979.
10 Amount of dividends declared during the year, $7,048.66.
11 Amount deposited, including interest credited, the past year, $40,399.
12 Amount withdrawn during the year, $39,987.31.
13 Increase of deposits the past year, $411.69.
14 Amount carried to surplus or profit and loss during the year, $500.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, July and January.
18 State tax during the past year, $277.92.
19 Total office expenses the past year, including salaries, $564.69.
20 Net amount of income during the year from real estate owned, $120.
21 What assets, if any, yielding no income during the year, $7,400.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $10,000.
24 Date of annual meeting for choice of officers, first Monday in June.

Officers. — President, Robbins Battell; Treasurer, Joseph N. Cowles; Directors or Trustees, Frederick E. Porter, Plumb Brown, H. H. Riggs, Abel Camp, Erastus Burr, John R. Shepard, Lyman Dunning, A. R. Collar.

THE NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, Treasurer. INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$561,402.00	Whole Am't of Deposits,	$2,041,041.16
Loans on Collateral Security,	361,500.00	Surplus Account,	65,000,00
Loans on Pers'l Sec'ty only,	97,076.33	Interest Account,	5,546.41
Town, City, & Corp. Bonds,	217,200.00	Rent account,	733.48
Town, City, and Borough Notes and Orders,	120,000.00	Profit and Loss,	30,295.87
School District Notes,	19,265.09		
Railroad Bonds,	482,500.00		
Bank Stocks in Connecticut,	37,664.50		
Bank Stocks in other States,	31,980.47		
Real Estate by Foreclosure,	145,336.74		
Banking House and Lot,	20,000.00		
Tax Account,	2,312.21		
Expense Account,	1,453.04		
Furniture and Fixtures,	2,000.00		
Suspense Account,	3,859.12		
Cash in Bank,	38,160.02		
Cash and Cash Items on hand,	907.40		
Total Assets,	$2,142,616.92	Total Liabilities,	$2,142,616.92

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.						
Town of Norwalk,				$ 75,500.00	75,500.00	75,500.00
Borough of "				40,000.00	40,000.00	40,000.00
City of South Norwalk,				4,500.00	4,500.00	4,500.00
SCHOOL DISTRICT NOTES AND ORDERS.						
Center School District, Norwalk,				12,800.00	12,800.00	12,800.00
Down Town "	"			5,500.00	5,500.00	5,500.00
Broad River "	"			965.09	965.09	965.09
TOWN, CITY, AND CORPORATION BONDS.						
Borough of Norwalk, sewer,	4s,	1907,		10,000.00	10,000.00	10,000.00
City of Cincinnati, Ohio,	7.30s,	1902,		25,000.00	30,400.00	33,700.00
" " "	7.30s,	1906,		45,000.00	53,800.00	61,200.00
" " "	7s,	1908,		10,000.00	12,500.00	13,800.00
" " "	6s,	1909,		20,000.00	23,300.00	25,000.00
" Chicago, Ill.,	6s,	1895,		6,000.00	6,500.00	6,900.00
" St. Louis, Mo.,	6s,	1893,		4,000.00	4,200.00	4,400.00
" " "	6s,	1894,		16,000.00	17,100.00	17,600.00
" " "	6s,	1895,		7,000.00	7,600.00	7,700.00
" Columbus, Ohio, Imp.,	6s,	1896,		20,000.00	20,400.00	20,600.00
" " " "	6s,	1897,		29,000.00	30,400.00	30,400.00
" " " "	6s,	1904,		1,000.00	1,000.00	1,100.00

THE NORWALK SAVINGS SOCIETY. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chi., R. I. & Pac., (Registered), 6s, 1917,	$ 50,000.00	61,000.00	67,500.00
Illinois Central, (Middle Div.), 5s, 1921,	20,000.00	22,900.00	23,000.00
Chi., Bur. & Quincy, (B. & Mo. River), 7s, 1893,	20,000.00	21,600.00	22,000.00
Chi. & N'thwest'n (No'wes'n Union), 7s, 1917,	50,000.00	62,300.00	69,000.00
" " (Chic. & Tomah), 6s, 1905,	68,000.00	77,000.00	79,500.00
" " (Menom. Ext.), 7s, 1911,	50,000.00	62,000.00	67,500.00
" " (Madison Ext.), 7s, 1911,	25,000.00	30,000.00	33,200.00
" " (Des M. & Minn.), 7s, 1907,	10,000.00	11,900.00	13,000.00
Chic., Mil. & St. P., (Chicago & Mil.), 7s, 1903,	25,000.00	30,000.00	31,500.00
" " (La Crosse), 7s, 1893,	25,000.00	26,800.00	28,400.00
" " (Wiscon'n Valley), 7s, 1909,	15,000.00	17,800.00	18,700.00
" " (La C. & Dav'pt), 5s, 1919,	30,000.00	30,000.00	31,200.00
" " (Southwestern), 6s, 1909,	25,000.00	29,200.00	29,500.00
BANK STOCKS.			
58 shares Fairfield Co. National, Norwalk, .	5,800.00	5,800.00	5,800.00
120 " National Bank of " .	12,000.00	12,901.50	12,600.00
15 " Central National, " .	1,500.00	1,500.00	1,875.00
5 " First " So. Norwalk,	500.00	620.00	500.00
25 " City " " .	2,500.00	2,500.00	2,625.00
55 " Danbury " Danbury, .	5,500.00	5,830.00	6,875.00
4 " First " Westport, .	400.00	400.00	400.00
50 " Stamford " Stamford, .	1,500.00	2,250.00	2,400.00
41 " Connecticut " Bridgeport, .	4,100.00	5,863.00	6,068.00
80 " Fourth " New York, .	8,000.00	7,973.25	13,440.00
30 " Metropolitan " " .	3,000.00	1,250.00	390.00
50 " National Park, " .	5,000.00	6,256.25	12,000.00
66 " Merchants " " .	3,300.00	4,198.59	5,115.00
22 " Market " " .	2,200.00	2,363.00	4,400.00
10 " Nat. Shoe & Leather, " .	1,000.00	1,080.00	1,500.00
50 " Western National, " .	5,000.00	5,000.00	4,750.00
50 " German-American, " .	3,750.00	3,859.38	4,612.50

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,311; total amount,	$514,274.87
2	Number of depositors having over $500 and less than $1,000, . . .	610; total amount,	427,861.21
3	Number of depositors having $1,000 and not over $2,000, ...	432; total amount,	573,059.01
4	Number of depositors having over $2,000 and not over $10,000, . . .	157; total amount,	514,797.65
5	Number of depositors having over $10,000,	1; total amount,	11,048.42
6	Total number of depositors, . . .	5,511; total deposits,	$2,041,041.16

7 Largest amount due a single depositor, $11,048.42.
8 Number of accounts opened during the year, 705; number closed, 629.
9 Amount of income received during the year, $95,413.59.
10 Amount of dividends declared during the year, $77,495.82.

THE NORWALK SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

11 Amount deposited, including interest credited, the past year, $524,071.80.
12 Amount withdrawn during the year, $490,781.10.
13 Increase of deposits the past year, $33,290.70.
14 Amount carried to surplus or profit and loss during the year, nothing.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Jan. 10th and July 10th.
18 State tax during the past year, $4,535.68.
19 Total office expenses the past year, including salaries, $6,189.74.
20 Net amount of income during the year from real estate owned, $704.90.
21 What assets, if any, yielding no income during the year, $45,269.72.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $200,000.
24 Date of annual meeting for choice of officers, fourth Wednesday in July.

OFFICERS. — President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees, George M. Holmes, Robert B. Craufurd; Ira Cole, William A. Curtis; William B. E. Lockwood, F. St. John Lockwood, Edward K. Lockwood, Asa Smith, George E. Miller.

THE NORWICH SAVINGS SOCIETY.

COSTELLO LIPPETT, Treasurer. INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,802,826.01	Whole Am't of Deposits,	$8,522,235.37
Loans on Collateral Security,	527,623.00	Surplus Account,	250,000.00
Loans on Pers'l Sec'ty only,	242,050.00	Interest Account,	161,830.39
Town, City, & Corp'n B'ds,	2,600,600.00	Profit and Loss,	163,053.08
Town, City, and Borough Notes and Orders,	215,500.00		
School Dist. Notes and Orders,	25,750.00		
Railroad Bonds,	3,045,800.00		
Bank Stocks in Connecticut,	83,500.00		
Real Estate by Foreclosure,	173,933.75		
Banking House,	28,610.77		
Insurance Account,	47.00		
Expense Account,	5,038.35		
Foreclosure and Collection Accounts,	1,834.82		
Cash in Bank,	288,035.07		
Cash on hand,	55,970.07		
Total Assets,	$9,097,118.84	Total Liabilities,	$9,097,118.84

INVESTMENTS.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.							
Town of Norwich,	Conn.,				$ 33,000.00	33,000.00	33,000.00
" Ledyard,	"				2,500.00	2,500.00	2,500.00
" Killingly,	"				10,000.00	10,000.00	10,000.00
" Sterling,	"				5,000.00	5,000.00	5,000.00
City of Norwich,	"				135,000.00	135,000.00	135,000.00
" New London,	"				15,000.00	15,000.00	15,000.00
Borough of Stonington,	"				15,000.00	15,000.00	15,000.00
SCHOOL DISTRICT NOTES AND ORDERS.							
First of Preston, Conn.,					250.00	250.00	250.00
Greeneville of Norwich, Conn.,					13,000.00	13,000.00	13,000.00
West Chelsea,	"	"			12,500.00	12,500.00	12,500.00
TOWN, CITY, AND CORPORATION BONDS.							
Town of Hartford,	Conn.,	4½s,	1905,		200,000.00	200,000.00	200,000.00
" Portland,	"	6s,	1890,		30,000.00	30,000.00	30,600.00
" Chatham,	"	6s,	1890,		25,000.00	25,000.00	25,500.00
" "	"	$3\frac{65}{100}$s,	1909,		37,000.00	37,000.00	37,000.00

THE NORWICH SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
Town of Preston, Conn.,	6s,	1900,	.	43,500.00	43,500.00	50,895.00
" Windham, "	4½s,	1890,	.	30,000.00	30,000.00	30,000.00
" Norwich, "	4s,	1913,	.	88,000.00	88,000.00	88,880.00
" " "	7s,	1905,	.	60,000.00	90,000.00	84,000.00
" East Lyme, "	4½s,	1905,	.	15,000.00	15,000.00	16,200.00
" Stafford, "	4s, $3,000 per annum,			48,000.00	48,000.00	48,960.00
" Groton, "	6s,	1890,	.	1,000.00	1,000.00	1,000.00
" Wallingford, "	4s,	1903,	.	39,000.00	39,000.00	39,390.00
Borough of New Britain, Conn.,	7s,	1894,	.	30,000.00	30,000.00	34,500.00
County of St. Louis, Mo.,	6s,	1905,	.	10,000.00	10,000.00	12,500.00
City of Norwich, Conn,,	6s,	1898,	.	101,000.00	101,000.00	118,170.00
" " "	4s,	1913,	.	125,000.00	125,000.00	133,750.00
" " "	5s,	1908,	.	2,000.00	2,000.00	2,360.00
" Middletown, "	6s,	1896,	.	7,000.00	7,000.00	7,980.00
" Hartford, "	6s,	1891,	.	25,000.00	25,000.00	26,000.00
" Waterbury, "	4½s,	1891-1898,		40,000.00	40,000.00	41,600.00
" So. Norwalk, "	6s,	1905,	.	30,000.00	30,000.00	37,500.00
" New London, "	3½s,	1911,	.	35,000.00	35,000.00	35,000.00
" Bridgeport, "	4s,	1919,	.	100,000.00	100,000.00	109,000.00
" " "	7s,	1891,	.	25,000.00	25,000.00	26,500.00
" Wheeling, West Va.,	3s,		.	12,000.00	10,200.00	10,200.00
" Milwaukee, Wisconsin,	7s,	1902,	.	2,000.00	2,000.00	2,200.00
" St. Louis, Mo.,	6s,	1899,	.	77,000.00	77,000.00	90,860.00
" Vergennes, Vt.,	4s,	1908,	.	26,000.00	26,000.00	26,780.00
" Cleveland, Ohio,	5s,	1896,	.	250,000.00	250,000.00	267,500.00
" " "	6s,	1898,	.	50,000.00	50,000.00	58,500.00
" Cincinnati, "	4s, 6s, 7s, 7 3/10s,	various,		509,000.00	509,000.00	599,370.00
" Chicago, Ill.,	7s,	various,	.	79,000.00	79,000.00	88,370.00
" Columbus, Ohio,	6s,	various,	.	420,900.00	420,900.00	441,797.00
RAILROAD BONDS.						
St. Louis, Jack. & Chicago,	7s,	1894,	.	110,000.00	110,000.00	126,500.00
New London Northern,	5s,	1910,	.	650,000.00	650,000.00	747,500.00
" "	7s,	1892,	.	18,000.00	18,000.00	19,440.00
Columbus & Hocking Valley,	7s,	1897,	.	14,000.00	14,000.00	15,400.00
Warren,	7s,	1900,	.	37,000.00	37,000.00	44,030.00
Jeffers'nv'le, M'dis'n & India'p.,	7s,	1906,	.	85,000.00	85,000.00	97,750.00
Morris & Essex,	7s,	1914,	.	100,000.00	100,000.00	150,000.00
New York & Harlem,	7s,	1900,	.	125,000.00	125,000.00	162,500.00
Elmira & Williamsport,	6s,	1910,	.	23,000.00	23,000.00	26,680.00
Greene,	7s,	1902,	.	70,000.00	70,000.00	84,700.00
Oswego & Rome,	7s,	1915,	.	11,000.00	11,000.00	13,750.00
Cleveland & Mahoning,	7s,	1893,	.	4,000.00	4,000.00	4,320.00
Staten Island,	7s,	1893,	.	8,000.00	8,000.00	8,640.00
Delaware & Bound Brook,	7s,	1905,	.	25,000.00	25,000.00	33,750.00
Buffalo, New York & Erie,	7s,	1916,	.	96,000.00	96,000.00	136,320.00
Mineral Range,	8s,	1888,	.	47,300.00	47,300.00	47,300.00
N. Y. Central & Hudson River,	7s,	1903,	.	325,000.00	375,000.00	435,500.00
Shamokin Valley & Pottsville,	7s,	1901,	.	143,000.00	143,000.00	178,750.00

THE NORWICH SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Iowa Falls & Sioux City,	7s,	1917,	$	90,000.00	90,000.00	118,800.00
Des Moines & Minneapolis,	7s,	1907,		25,000.00	25,000.00	31,750.00
Cedar Rapids & Missouri River,	7s,	1916,		26,000.00	26,000.00	34,840.00
Chicago & Tomah,	6s,	1905,		1,000.00	1,000.00	1,200.00
Northwestern Union,	7s,	1917,		116,500.00	116,500.00	160,770.00
Chicago & Milwaukee,	7s,	1898,		75,000.00	75,000.00	90,000.00
Chicago & Northwestern: —						
Madison Extension,	7s,	1911,		43,000.00	43,000.00	57,190.00
Menominee Extension,	7s,	1911,		40,500.00	40,500.00	53,865.00
Maple River Extension,	7s,	1897,		6,000.00	6,000.00	6,840.00
Chicago, Milwaukee & St. Paul: —						
So. Minn. Division,	6s,	1910,		150,000.00	150,000.00	180,000.00
Min. Point Division,	5s,	1910,		145,000.00	145,000.00	153,700.00
La C. & Dav. Division,	5s,	1919,		86,000.00	86,000.00	91,160.00
Southwestern Division,	6s,	1909,		184,000.00	184,000.00	217,120.00
La Crosse Division,	7s,	1893,		10,000.00	10,000.00	11,400.00
Wisconsin Val. Division,	7s,	1909,		25,500.00	25,500.00	32,895.00
Dubuque Division,	6s,	1920,		81,000.00	81,000.00	91,530.00
BANK STOCKS.						
500 shares Thames National, Norwich, Conn.,				50,000.00	50,000.00	70,000.00
250 " First " " "				25,000.00	25,000.00	20,000.00
85 " Merchants " " "				8,500.00	8,500.00	9,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	6,704;	total amount,	$928,370.37
2	Number of depositors having over $500 and less than $1,000,	1,735;	total amount,	1,230,258.00
3	Number of depositors having $1,000 and not over $2,000,	1,531;	total amount,	1,938,810.00
4	Number of depositors having over $2,000 and not over $10,000,	1,037;	total amount,	3,762,043.00
5	Number of depositors having over $10,000,	43;	total amount,	662,754.00
6	Total number of depositors,	11,050;	total deposits,	$8,522,235.37

7 Largest amount due a single depositor, $47,160.79.
8 Number of accounts opened during the year, 1,761; number closed, 1,588.
9 Amount of income received during the year, $468,695.72.
10 Amount of dividends declared during the year, $335,162.66.
11 Amount deposited, including interest credited, the past year, $1,031,108.45.
12 Amount withdrawn during the year, $855,629.76.
13 Increase of deposits the past year, $175,478.69.
14 Amount carried to surplus or profit and loss during the year, $10,860.13.
15 Amount of paper past due, not any.
16 Amount of paper charged off the past year, not any.

THE NORWICH SAVINGS SOCIETY. — Continued.

MISCELLANEOUS ITEMS. — Continued.

17 Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. January 15, 1889, and 2 per cent. July 15, 1889.
18 State tax during the past year, $20,101.56.
19 Total office expenses the past year, including salaries, $17,656.94.
20 Net amount of income during the year from real estate owned, $3,279.76.
21 What assets, if any, yielding no income during the year, $76,406.78.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $200,000.
24 Date of annual meeting for choice of officers, some time in June.

Officers. — President, Franklin Nichols; Treasurer, Costello Lippitt; Directors or Trustees, Lucius W. Carroll, Amos W. Prentice, John A. Morgan, John Brewster, John Mitchell, Henry Larrabee, Lucius Brown, Bela P. Learned, George R. Hyde, Asa Backus, Sidney Turner, Charles Bard, Calvin L. Harwood.

PEOPLES SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer. INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,164,404.00	Whole Amt. of Deposits,	$2,135,513.35
Loans on Collateral Sec'y,	28,531.00	Surplus Account,	56,000.00
Town and Society Notes,	24,400.00	Interest Account,	43,033.17
Town, City, and Corporation Bonds,	556,000.00	Rent Account,	533.26
Railroad Bonds,	349,000.00	Profit and Loss Account,	5,340.12
Bank Stocks in Connecticut,	55,600.00		
Bank Stocks in other States,	4,075.00		
Banking House,	38,000.00		
Tax Account,	2,361.84		
Expense Account,	1,343.06		
Cash in Bank,	14,765.55		
Cash on hand,	1,939.45		
Total Assets,	$2,240,419.90	Total Liabilities,	$2,240,419.90

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND SOCIETY NOTES.					
Town of Bridgeport,			$ 23,500.00	23,500.00	23,500.00
Ecclesiastical Society,			900.00	900.00	900.00
TOWN, CITY, AND CORPORATION BONDS.					
Bridgeport City,	4s,	1919,	130,000.00	138,000.00	140,400.00
" "	7s,	1900,	101,000.00	101,000.00	119,000.00
" "	5s,	1908,	52,000.00	52,000.00	55,000.00
" Town, "Court House,"	4s,	1918,	50,000.00	50,000.00	51,500.00
Norwich City,	5s,	1910,	50,000.00	50,000.00	52,000.00
Boston, "	4s,	1917,	34,000.00	34,000.00	35,500.00
Bethel, Conn., Town,	4s,	1899–1908,	20,000.00	20,000.00	21,000.00
Norwalk Borough, "Sewer,"	4s,	1908,	15,000.00	15,000.00	15,000.00
Detroit City, "Water,"	7s,	1905,	15,000.00	15,000.00	18,000.00
Gloucester City,	4s,	1908,	10,000.00	10,000.00	10,000.00
Danbury Town,	5s,	1889–1893,	10,000.00	10,000.00	10,000.00
" Borough, "Water,"	7s,	1892,	8,000.00	8,000.00	8,000.00
Cincinnati City,	$7\frac{3}{10}$s,	1902–1906,	22,000.00	22,000.00	25,000.00
" "	6s,	1909,	12,000.00	12,000.00	14,000.00
" "	7s,	1908,	10,000.00	10,000.00	11,000.00
Middletown City, "School Dist.,"	5s,	1889–1890,	4,000.00	4,000.00	4,000.00
Cleveland "	7s,	1893,	4,000.00	4,000.00	4,000.00
Columbus "	4s,	1905,	1,000.00	1,000.00	1,000.00

PEOPLES SAVINGS BANK, BRIDGEPORT.—Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903,	$ 50,000.00	60,000.00	62,000.00
Chicago & Rock Island, 6s, 1917,	50,000.00	58,000.00	60,000.00
Chicago & Tomah, 6s, 1905,	35,000.00	35,000.00	38,000.00
Buffalo, New York & Erie, 7s, 1916,	30,000.00	35,000.00	37,000.00
St. Louis, Jacksonville & Chicago, 7s, 1894,	27,000.00	27,000.00	28,500.00
Chicago & Alton, 7s, 1893,	26,000.00	26,000.00	27,500.00
Chicago & Milwaukee, 7s, 1898,	20,000.00	20,000.00	22,000.00
Milwaukee & Madison, 6s, 1905,	20,000.00	20,000.00	23,000.00
Southwest Pennsylvania, 7s, 1917,	15,000.00	15,000.00	18,000.00
Morris & Essex, 7s, 1914,	13,000.00	15,000.00	16,000.00
Chic., Mil. & St. Paul, Dubuque Div., 6s, 1920,	11,000.00	11,000.00	12,000.00
Bald Eagle Valley, 6s, 1910,	8,000.00	8,000.00	9,000.00
Chicago, Burlington & Quincy, 7s, 1890,	7,000.00	7,000.00	7,000.00
Chicago, Iowa & Nebraska, 7s, 1892,	5,000.00	5,000.00	5,000.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	5,000.00	6,000.00
Burlington & Missouri, 7s, 1893,	2,000.00	2,000.00	2,000.00
BANK STOCKS.			
150 shares First National, Bridgeport,	15,000.00	15,000.00	26,000.00
106 " Connecticut Nat., Bridgeport,	10,600.00	10,600.00	14,500.00
174 " Bridgeport " "	8,700.00	8,700.00	14,300.00
55 " City " "	5,500.00	5,500.00	7,700.00
6 " Pequonnock " "	600.00	600.00	720.00
22 " Fairfield Co. " Norwalk,	2,200.00	2,200.00	2,200.00
30 " Pahquioque, " Danbury,	3,000.00	3,000.00	3,600.00
10 " Danbury " "	1,000.00	1,000.00	1,100.00
53 " Waterbury " Waterbury,	2,650.00	2,650.00	4,600.00
20 " Meriden " Meriden,	2,000.00	2,000.00	2,700.00
18 " Birmingham " Birmingham,	1,800.00	1,800.00	3,000.00
47 " Merchants " New Haven,	2,350.00	2,350.00	2,350.00
2 " Second " "	200.00	200.00	270.00
30 " Fourth " New York,	3,000.00	3,000.00	3,900.00
27 " Mechanics " "	675.00	675.00	1,010.00
4 " Mercantile " "	400.00	400.00	500 00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,281; total amount,	$672,829.87
2	Number of depositors having over $500 and less than $1,000,	826; total amount,	574,361.42
3	Number of depositors having $1,000 and not over $2,000,	552; total amount,	828,122.17
4	Number of depositors having over $2,000 and not over $10,000,	22; total amount,	60,199.89
6	Total number of depositors,	5,681; total dep'ts,	$2,135,513.35

PEOPLES SAVINGS BANK, BRIDGEPORT.— Continued.

MISCELLANEOUS ITEMS. — Continued.

7 Largest amount due a single depositor, $6,506.73.
8 Number of accounts opened during the year, 1,074; number closed, 892.
9 Amount of income received during the year, $115,723.81.
10 Amount of dividends declared during the year, $88,136.32.
11 Amount deposited, including interest credited, the past year, $652,731.58.
12 Amount withdrawn during the year, $512,929.99.
13 Increase of deposits the past year, $139,801.59.
14 Amount carried to profit and loss during the year, $4,263.94.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, January 1st, 2½ per cent., and July 1st, 2 per cent.
18 State tax during the past year, $4,723.69.
19 Total office expenses the past year, including salaries, $5,352.11.
20 Net amount of income during the year from real estate owned, $1,544.26.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $26,550.
24 Date of annual meeting for choice of officers, second Monday in July.

Officers. — President, George B. Waller; Vice-Presidents, Wm. E. Seeley, S. W. Baldwin; Treasurer, Edward W. Marsh; Directors or Trustees, D. W. Kissam, Eli C. Smith, Edward R. Ives, F. A. Bartram, Enoch P. Hincks, Morris B. Beardsley, L. N. Van Keuren, Wm. H. Rockwell, Henry Atwater, Asa S. Parsons.

PEOPLES SAVINGS BANK, MIDDLETOWN.

M. W. LAWTON, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Office Furniture,	$129.00	Whole Amount of Deposits,	$806.15
Expense Account,	63 70	Surplus Account,	192.70
Cash in Bank,	806.15		
Total Assets,	$998.85	Total Liabilities,	$998.85

MISCELLANEOUS ITEMS.

1 Number of depositors having $500 or less, 367; total amount, $806.15

6 Total number of depositors, 367; total deposits, $806.15
7 Largest amount due a single depositor, $115.00.
8 Number of accounts opened during the year, 1; number closed, 7.
9 Amount of income received during the year, none.
10 Amount of dividends declared during the year, none.
11 Amount deposited, including interest credited, the past year, $115.00.
12 Amount withdrawn during the year, $339.78.
13 Decrease of deposits the past year, $224.78.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, none.
18 State tax during the past year, none.
19 Total office expenses the past year, including salaries, $63.70.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage, none.
23 Largest amount loaned to one individual company, society, or corporation, none.
24 Date of annual meeting for choice of officers, November 1, 1888.

OFFICERS.—President, Thomas Walsh; Treasurer, M. W. Lawton; Directors, Arthur W. Bacon, Thomas Walsh, A. M. Colegrove, Abel C. Allison, Wallace K. Bacon, J. K. Guy, Chas. Fitzgerald, James Lawton, John T. Walsh, Thomas Kelley, Michael Wall, Charles Schondorf, J. T. Wall, Roger Kenedy, J. W. Stench, Sherman M. Bacon, Dr. A. Campbell, J. H. Griffin, Dr. M. D. Murphy.

PEOPLES SAVINGS BANK, PAWCATUCK.

(P. O., Westerly, R. I.)

J. A. Brown, Treasurer. Incorporated, 1886.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	$49,620.00	Whole Amount of Deposits,	$58,103.63
Bank Stocks in Connecticut,	2,950.00	Surplus Account, . .	250.00
Real Estate by Foreclosure,	270.00	Profit and Loss Account, .	848.50
Cash in Bank, . . .	7,597.78	Dividend No. 6, payable, .	1,288.45
Cash on hand, . . .	52.80		
Total Assets, . .	$60,490.58	Total Liabilities, . .	$60,490.58

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
59 shares Pawcatuck National, . . .	2,950.00	2,950.00	2,950.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	175; total amount,	$20,611.46
2	Number of depositors having over $500 and less than $1,000, ...	12; total amount,	8,837.66
3	Number of depositors having $1,000 and not over $2,000, ...	8; total amount,	13,321.02
4	Number of depositors having over $2,000 and not over $10,000, . . .	5; total amount,	15,333.49
6	Total number of depositors, . . .	200; total deposits,	$58,103.63

7 Largest amount due a single depositor, $4,286.66.
8 Number of accounts opened during the year, 57; number closed, 31.
9 Amount of income received during the year, $3,101.86.
10 Amount of dividends declared during the year, $2,285.36.
11 Amount deposited, including interest credited, the past year, $16,839.98.
12 Amount withdrawn during the year, $7,283.46.
13 Increase of deposits the past year, $9,556.52.
14 Amount carried to surplus or profit and loss during the year, $150.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 5 per cent.; when paid, April 1st and October 1st.
18 State tax during the past year, none.
19 Total office expenses the past year, including salaries, $253.18.
20 Net amount of income during the year from real estate owned, none.

PAWCATUCK SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage ? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $14,000.
24 Date of annual meeting for choice of officers, first Monday in January.

Officers.— President, P. S. Barber; Treasurer, J. A. Brown; Directors or Trustees, P. S. Barber, C. B. Cottrell, Jr., Jas. S. Brown, F. E. Rich, Charles Perrin, C. H. Browning, Peleg Clarke, A. A. Crandall, E. H. Knowles.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. S. HENRY, Treasurer. INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$174,011.00	Whole Amount of Deposits,	$335,757.72
Loans on Collateral Security,	3,000.00	Surplus Account,	5,300.00
Loans on Pers'l Security only,	47,081.82	Interest Account,	11,873.52
Town, City, and Corporation Bonds,	26,000.00		
Bank Stocks in Connecticut,	80,612.00		
Bank Stocks in other States,	12,500.00		
Tax Account,	353.37		
Expense Account,	185.68		
Safe and Office Fixtures,	1,000.00		
Cash in Bank,	6,359.90		
Cash on hand,	1,827.47		
Total Assets,	$352,931.24	Total Liabilities,	$352,931.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Norwich City, 5s,	$ 1,000.00	1,000.00	1,000.00
Willimantic Borough, 4s,	10,000.00	10,000.00	10,000.00
Dayton, Ohio, City, 4s,	5,000.00	5,000.00	5,000.00
Town of Bristol, 4s,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Chicago & Milwaukee, 5s,	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
247 shares First National, Rockville,	24,700.00	31,374.00	32,110.00
185 " Rockville " "	18,500.00	21,268.00	22,200.00
60 " First " Willimantic,	6,000.00	6,530.00	7,500.00
35 " First " Stafford,	3,500.00	3,500.00	3,675.00
40 " First " Hartford,	4,000.00	5,650.00	4,400.00
7 " City, "	700.00	700.00	700.00
20 " Ætna " "	2,000.00	2,500.00	2,200.00
20 " Charter Oak National, Hartford,	2,000.00	2,960.00	2,200.00
19 " Farm. & Mechanics Nat'l, Hartford,	1,900.00	2,368.00	1,900.00
10 " Mercantile National, Hartford,	1,000.00	1,170.00	1,000.00
6 " Hartford Trust Co., Hartford,	600.00	600.00	750.00
16 " Connecticut Trust Co., "	1,600.00	1,992.00	2,000.00
50 " Fourth National Bank, New York,	5,000.00	6,500.00	6,500.00
50 " Continental, New York,	5,000.00	6,000.00	6,250.00

PEOPLE'S SAVINGS BANK, ROCKVILLE. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	836;	total amount,	$97,466.23
2	Number of depositors having over $500 and less than $1,000,	108;	total amount,	73,230.98
3	Number of depositors having $1,000 and not over $2,000,	62;	total amount,	84,291.45
4	Number of depositors having over $2,000 and not over $10,000,	26;	total amount,	80,769.06
6	Total number of depositors,	1,032;	total deposits,	$335,757.72

7 Largest amount due a single depositor, $5,109.20.
8 Number of accounts opened during the year, 182; number closed, 138.
9 Amount of income received during the year, $16,858.11.
10 Amount of dividends declared during the year, $12,343.46.
11 Amount deposited, including interest credited, the past year, $98,304.41.
12 Amount withdrawn during the year, $78,770.49.
13 Increase of deposits the past year, $19,533.92.
14 Amount carried to surplus or profit and loss during the year, $900.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $692.49.
19 Total office expenses the past year, including salaries, $1,330.53.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $18,000.
24 Date of annual meeting for choice of officers, July.

OFFICERS.— President, George M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, Cyrus Winchell, E. S. Henry, George M. Paulk, R. G. Holt, E. C. Chapman, A. N. Belding, C. Fitton, Samuel Fitch, Asaph McKinney, Robert Patton, Fred. Walker, W. H. Prescott, Henry Adams.

PUTNAM SAVINGS BANK.

JEROME TOURTELOTTE, Treasurer. INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$353,357.00	Whole Am't of Deposits,	$1,135,022.40
Loans on Collateral Security,	109,560.00	Surplus Account,	30,000.00
Loans on Pers'al Sec'ty only,	1,400.00	Interest Account,	25,772.79
Town, City, and Corp'n B'ds,	190,000.00	Profit and Loss,	2,338.64
Town, City, and Borough Notes and Orders,	83,400.00		
School Dist. Notes and Orders,	7,558.58		
Railroad Bonds,	290,000.00		
Bank Stocks in Connecticut,	45,900.00		
Bank Stocks in other States,	6,700.00		
Real Estate by Foreclosure,	44,625.00		
Safe and Fixtures,	1,500.00		
Cash in Bank,	43,885.58		
Cash on hand,	15,247.67		
Total Assets,	$1,193,133.83	Total Liabilities,	$1,193,133.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Putnam,	$ 78,500.00	78,500.00	78,500.00
Fire District of Putnam,	4,900.00	4,900.00	4,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fifth School District of Putnam,	4,724.00	4,724.00	4,724.00
Sixth " "	2,834.58	2,834.58	2,834.58
TOWN, CITY, AND CORPORATION BONDS.			
Town of Portland, Conn., 6s, 1890,	30,000.00	30,000.00	30,000.00
Borough of Willimantic, Conn., 4s, 1899,	44,000.00	44,000.00	46,200.00
City of Cincinnati, Ohio, $7\frac{3}{10}$s, 1902–1906,	25,000.00	30,000.00	32,500.00
" Dayton, " 4s, 1902–1898,	31,000.00	31,000.00	31,750.00
" Cleveland, " 6s, 1890,	10,000.00	10,000.00	10,000.00
" Columbus, " 4s, 1892,	25,000.00	25,000.00	25,250.00
" St. Louis, Mo., Gold, 4s, 1908,	20,000.00	20,000.00	21,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:			
Wisconsin Valley Division, 7s, 1907,	15,000.00	17,000.00	18,700.00
Dubuque " 6s, 1920,	10,000.00	10,000.00	11,400.00
Mineral Point " 5s, 1910,	30,000.00	30,000.00	31,500.00
Southwestern " 6s, 1909,	20,000.00	20,000.00	22,000.00
Chicago & Northwestern:			
Madison Extension, 7s, 1911,	20,000.00	24,000.00	24,400.00
Milwaukee & Madison, 6s, 1905,	25,000.00	29,000.00	30,000.00
Northwestern Union, Gold, 7s, 1907,	50,000.00	62,500.00	70,000.00

PUTNAM SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago & Northwestern — Continued:			
Shamokin Val. & Pottsville, 7s, 1901,	$ 10,000.00	12,000.00	12,500.00
Joliet & North Indiana, 7s, 1907,	20,000.00	20,000.00	25,000.00
Ottumwa & Cedar Falls, 5s, 1909,	20,000.00	20,000.00	21,000.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	24,000.00	26,000.00
Mineral Range, 8s, 1888,	10,000.00	10,000.00	10,000.00
Greene, 7s, 1902,	10,000.00	11,500.00	12,500.00
BANK STOCKS.			
4 shares City of Hartford,	400.00	400.00	400.00
50 " First National of Norwich,	5,000.00	5,000.00	4,000.00
154 " Uncas National, "	7,700.00	7,700.00	7,700.00
100 " Thames " "	10,000.00	10,000.00	13,000.00
228 " First National of Putnam,	22,800.00	22,800.00	13,000.00
67 " Central National of New York City,	6,700.00	6,700.00	9,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,836; total amount,	$374,220.70
2	Number of depositors having over $500 and less than $1,000,	439; total amount,	295,008.26
3	Number of depositors having $1,000 and not over $2,000,	210; total amount,	285,484.05
4	Number of depositors having over $2,000 and not over $10,000,	56; total amount,	180,309.39
6	Total number of depositors,	3,541; total deposits,	$1,135,022.40

7 Largest amount due a single depositor, $8,644.63.
8 Number of accounts opened during the year, 512; number closed, 439.
9 Amount of income received during the year, $55,209.72.
10 Amount of dividends declared during the year, $41,474.67.
11 Amount deposited, including interest credited, the past year, $288,954.08.
12 Amount withdrawn during the year, $233,069.37.
13 Increase of deposits the past year, $55,885.71.
14 Amount carried to surplus or profit and loss during the year, $4,000.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $2,398.46.
19 Total office expenses the past year, including salaries, $1,992.04.
20 Net amount of income during the year from real estate owned, $2,042.08.
21 What assets, if any, yielding no income during the year, $5,350, secured by mortgage.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $24,000.
24 Date of annual meeting for choice of officers, 3d Monday in July.

OFFICERS. — President, John H. Gardner; Treasurer, Jerome Tourtelotte; Directors or Trustees, J. H. Gardner, Z. A. Ballard, J. A. Carpenter, George W. Holt, Jr., O. H. Perry, C. M. Fenner, A. Houghton, C. P. Grosvenor, Jerome Tourtelotte.

RIDGEFIELD SAVINGS BANK.

D. Smith Sholes, Treasurer. Incorporated, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$89,822.50	Whole Amount of Deposits,	$145,063.96
Loans on Personal Secu'y only,	25,859.32	Surplus Account,	6,374.75
Town Notes,	11,000.00	Interest Account,	1,804.19
Bank Stocks in Connecticut,	6,950.00		
Real Estate by Foreclosure,	7,435.38		
Expense Account,	275.33		
Cash in Bank,	11,371.00		
Cash on hand,	529.38		
Total Assets,	$153,242.90	Total Liabilities,	$153,242.90

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Ridgefield, Notes,	$ 11,000.00	11,000.00	11,000.00
BANK STOCKS.			
50 shares Meriden National,	5,000.00	5,850.00	6,500.00
11 " Fairfield County National,	1,100.00	1,100.00	1,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	793; total amount,	$51,382.64
2	Number of depositors having over $500 and less than $1,000,	52; total amount,	34,663.26
3	Number of depositors having $1,000 and not over $2,000,	28; total amount,	39,334.05
4	Number of depositors having over $2,000 and not over $10,000,	8; total amount,	19,684.01
6	Total number of depositors,	881; total deposits,	$145,063.96

7 Largest amount due a single depositor, $4,000.
8 Number of accounts opened during the year, 87; number closed, 70.
9 Amount of income received during the year, $7,453.15.
10 Amount of dividends declared during the year, $5,324.10.
11 Amount deposited, including interest credited the past year, $71,820.48.
12 Amount withdrawn during the year, $68,108.64.
13 Increase of deposits the past year, $3,711.84.
14 Amount carried to surplus or profit and loss during the year, $1,000.
15 Amount of paper past due, $223.27.

RIDGEFIELD SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

16 Amount of paper charged off the past year, $650.25.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $232.66.
19 Total office expenses the past year, including salaries, $629.41.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $7,435.38.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $10,000.
24 Date of annual meeting for choice of officers, last Saturday in July.

Officers. — President, Lewis H. Bailey; Treasurer, D. Smith Sholes; Directors or Trustees, Lewis H. Bailey, Wm. H. Beers, Edward J. Couch, Wm. S. Todd, M.D., Simon Couch, Howard E. Mead, E. G. Northrop, C. B. Northrop, J. L. Dauchy; Samuel M. Northrop, John S. Keeler, S. S. Hurlbutt, D. S. Sholes.

SALISBURY SAVINGS SOCIETY.

THOS. L. NORTON, Treasurer. INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$157,185.77	Whole Amt. of Deposits,	$532,989.21
Loans on Collateral Security,	19,716.00	Surplus Account,	10,000.00
Loans on Pers'l Sec'ty only,	104,909.82	Interest Account,	14,339.70
Town, City, and Corp'n B'ds,	101,292.50		
Town, City, and Borough Notes and Orders,	4,977.36		
Railroad Bonds,	45,687.50		
Railroad Stocks,	290.00		
Bank Stocks in Connecticut,	49,435.00		
Real Estate by Foreclosure,	34,196.82		
Banking House,	6,000.00		
Premium Account,	2,255.37		
Furniture Account,	3,957.46		
Cash in Bank,	11,048.36		
Cash on hand,	16,376.95		
Total Assets,	$557,328.91	Total Liabilities,	$557,328.91

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.					
Town of Sharon,			$ 4,977.36	4,977.36	4,977.36
RAILROAD STOCKS.					
3 shares Berkshire Railroad Company,			300.00	290.00	318.00
TOWN, CITY, AND CORPORATION BONDS.					
Salisbury, Conn.,	4½s,		32,000.00	32,000.00	32,000.00
Cincinnati,	6s,	1900,	11,000.00	12,760.00	12,700.00
"	5s,	1910,	5,000.00	5,675.00	5,675.00
Cleveland,	6s,	1896,	7,000.00	8,120.00	7,840.00
Chicago,	7s,	1895,	10,000.00	12,500.00	12,000.00
St. Louis,	6s,	1895,	5,000.00	5,775.00	5,500.00
"	6s,	1905,	15,000.00	18,112.50	18,000.00
Milwaukee,	7s,	1902,	5,000.00	6,350.00	5,750.00
RAILROAD BONDS.					
New York & Harlem,	7s,	1900,	10,000.00	13,000.00	13,300.00
Chicago, Milwaukee & St. Paul: —					
Chicago & Pacific Western,	5s,	1921,	5,000.00	5,325.00	5,825.00
Chicago & Missouri River,	5s,	1926,	10,000.00	10,000.00	10,000.00
Chicago & Dubuque,	6s,	1920.	10,000.00	11,475.00	11,500.00
Kansas City, Lawrence & Southern,	6s,	1909,	5,000.00	5,887.50	5,887.50

SALISBURY SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS. — CONTINUED.

	DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS.				
135	shares National Iron,	Falls Village,	$ 13,500.00	14,960.00	16,200.00
9	" Phœnix National,	Hartford,	900.00	1,050.00	1,080.00
100	" First "	Norwich,	10,000.00	11,500.00	10,000.00
30	" Merchants "	"	3,000.00	3,000.00	3,300.00
65	" Uncas "	"	3,250.00	3,937.50	3,937.50
50	" Pequonnock Nat'l,	Bridgeport,	5,000.00	6,300.00	6,000.00
50	" Nat'l B'k of Com'rce,	New London,	5,000.00	6,187.50	6,000.00
20	" National Pahquioque,	Danbury,	2,000.00	2,500.00	2,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,419; total amount,	$161,082.25
2	Number of depositors having over $500 and less than $1,000,	185; total amount,	122,836.17
3	Number of depositors having $1,000 and not over $2,000,	81; total amount,	110,024.50
4	Number of depositors having over $2,000 and not over $10,000,	35; total amount,	127,578.39
5	Number of depositors having over $10,000,	1; total amount,	11,467.90
6	Total number of depositors,	1,721; total deposits,	$532,989.21

7 Largest amount due a single depositor, $11,467.90.
8 Number of accounts opened during the year, 239; number closed, 208.
9 Amount of income received during the year, $25,891.38.
10 Amount of dividends declared during the year, $20,570.40.
11 Amount deposited, including interest credited, the past year, $123,223.85.
12 Amount withdrawn during the year, $128,047.65.
13 Decrease of deposits the past year, $4,823.80.
14 Amount carried to surplus or profit and loss during the year, $1,130.31.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $1,000.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $1,035.82.
19 Total office expenses the past year, including salaries, $1,946.45.
20 Net amount of income during the year from real estate owned, $937.60.
21 What assets, if any, yielding no income during the past year, $9,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $9,200.
24 Date of annual meeting for choice of officers, July.

OFFICERS. — President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, S. S. Robbins, D. Allyn, E. Eggleston, W. Kane, H. Hubbard.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer. INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$560,953.00	Whole Amount of Deposits,	$900,465.36
Loans on Collateral Security,	98,616.66	Surplus Account,	8,000.00
Loans on Pers'al Sec'ty only,	56,470.00	Interest Account,	14,100.18
Town, City, and Borough Notes and Orders,	2,791.34	Profit and Loss,	485.41
School Dist. Notes and Orders,	2,400.00	Rent,	525.77
Railroad Bonds,	36,000.00		
Bank Stocks in Connecticut,	73,900.00		
Bank Stocks in other States,	57,000.00		
Real Estate by Foreclosure,	32,211.25		
Tax Account,	1,064.03		
Insurance Account,	10.50		
Expense Account,	790.13		
Cash in Bank,	1,004.87		
Cash on hand,	364.94		
Total Assets,	$923,576.72	Total Liabilities,	$923,576.72

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck, Conn.,	$ 2,333.34	2,333.34	2,333.34
West Ansonia Fire District,	458.00	458.00	458.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fifth School District, Derby, Conn.,	2,400.00	2,400.00	2,400.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul R. R. Co.:—			
Southwestern Division, 6s, 1909,	7,000.00	7,000.00	8,225.00
Mineral Point Division, 5s, 1910,	2,000.00	2,000.00	2,140.00
Dubuque Division, 6s, 1920,	10,000.00	10,000.00	11,400.00
Chicago & Northwestern R. R. Co.:—			
Tomah Division, 6s, 1905,	5,000.00	5,000.00	6,050.00
Madison Extension, 7s, 1911,	5,000.00	5,000.00	7,200.00
Morris & Essex, 7s, 1914,	7,000.00	7,000.00	10,360.00
BANK STOCKS.			
328 shares Ansonia National, Ansonia, Conn.,	16,400.00	16,400.00	23,780.00
70 " Birmingham " Birmingham, "	7,000.00	7,000.00	12,040.00
140 " Merchants " New Haven, "	7,000.00	7,000.00	7,000.00

THE SAVINGS BANK OF ANSONIA.—Continued.

INVESTMENTS.—Continued.

	DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS. — CONTINUED.			
80	shares Yale National, N. Haven, Conn.,	$ 8,000.00	8,000.00	8,400.00
500	" N. Hav'n Co. " " "	5,000.00	5,000.00	6,000.00
100	" First " Norwich, "	10,000.00	10,000.00	7,500.00
16	" Merchants " " "	1,600.00	1,600.00	1,680.00
40	" First " Hartford, "	4,000.00	4,000.00	4,080.00
48	" Pequonnock " Bridgeport, "	4,800.00	4,800.00	5,760.00
8	" Connecticut " " "	800.00	800.00	1,200.00
93	" Nat'l B'k of Norwalk, Norwalk, "	9,300.00	9,300.00	9,858.00
50	" Hanover National, N. Y. City,	5,000.00	5,000.00	15,000.00
100	" Merchants Ex. National "	5,000.00	5,000.00	6,150.00
50	" Central " "	5,000.00	5,000.00	7,100.00
70	" Shoe and Leather " "	7,000.00	7,000.00	10,640.00
125	" Tradesmens " "	5,000.00	5,000.00	5,000.00
50	" Commerce " "	5,000.00	5,000.00	9,850.00
100	" Western " "	10,000.00	10,000.00	9,700.00
50	" Fourth " "	5,000.00	5,000.00	8,400.00
50	" Third " "	5,000.00	5,000.00	6,150.00
50	" Americ'n Exch'nge " "	5,000.00	5,000.00	8,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,863; total amount,	$297,858.91
2	Number of depositors having over $500 and less than $1,000, ...	351; total amount,	235,174.61
3	Number of depositors having $1,000 and not over $2,000, ...	156; total amount,	207,146.64
4	Number of depositors having over $2,000 and not over $10,000, ...	60; total amount,	160,285.20
6	Total number of depositors, . . .	3,430; total deposits,	$900,465.36

7 Largest amount due a single depositor, $5,279.18.
8 Number of accounts opened during the year, 945; number closed, 731.
9 Amount of income received during the year, $49,486.44.
10 Amount of dividends declared during the year, $33,535.25.
11 Amount deposited, including interest credited, the past year, $337,757.53.
12 Amount withdrawn during the year, $325,753.92.
13 Increase of deposits the past year, $12,003.61.
14 Amount charged to profit and loss during the year, $10,348.38.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $9,079.89.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $2,050.06.
19 Total office expenses the past year, including salaries, $4,210.82.
20 Net amount of income during the year from real estate owned, $1,385.77.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $25,000.
24 Date of annual meeting for choice of officers, third Monday in July.

Officers. — President, William B. Bristol; Vice-President, Thomas Wallace; Treasurer, Franklin Burton; Directors or Trustees, Hobart Sperry, Jonah C. Platt, Dana Bartholomew, Lockwood Hotchkiss, Henry J. Smith, James Swan, George E. Lindley, A. H. Bartholomew, Franklin Burton.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer. INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,287,067.50	Whole Amt. of Deposits,	$2,192,938.21
Loans on Collateral Security,	2,517.00	Surplus Account,	125,000.00
Loans on Pers'al Sec'y only,	88,163.00	Interest Account,	17,800.37
Town, City, and Cor. Bonds,	160,839.00	Profit and Loss,	22,586.42
Town, City, and Borough Notes and Orders,	124,000.00		
School Dist. Notes and Orders,	2,250.00		
Railroad Bonds,	477,620.00		
Bank Stocks in Connecticut,	38,646.50		
Bank Stocks in other States,	28,838.63		
Real Estate by Foreclosure,	112,514.46		
Banking House,	16,000.00		
Cash in Bank,	10,491.33		
Cash on hand,	9,377.58		
Total Assets,	$2,358,325.00	Total Liabilities,	$2,358,325.00

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.					
Town of Danbury,			$ 14,000.00	14,000.00	14,000.00
City of Danbury,			110,000.00	110,000.00	110,000.00
SCHOOL DISTRICT NOTES AND ORDERS.					
South Center School District, Danbury,			2,250.00	2,250.00	2,250.00
TOWN, CITY, AND CORPORATION BONDS.					
Town of Portland, Conn.,	6s,	1890,	25,000.00	23,344.00	25,000.00
City of Cincinnati, Ohio,	7s,	1891,	14,000.00	14,000.00	14,700.00
" "	$7\frac{3}{10}$s,	1899,	1,000.00	1,150.00	1,270.00
" "	$7\frac{3}{10}$s,	1902,	18,000.00	20,750.00	23,940.00
" "	$7\frac{3}{10}$s,	1906,	5,000.00	5,775.00	6,950.00
" "	6s,	1906,	16,000.00	17,820.00	19,920.00
" Cleveland, Ohio,	7s,	1889,	1,000.00	1,000.00	1,000.00
" "	7s,	1892,	2,000.00	2,000.00	2,120.00
" Chicago, Ill.,	7s,	1890,	8,000.00	8,000.00	8,240.00
" " "	7s,	1892,	4,000.00	4,000.00	4,260.00
" " "	7s,	1893,	2,000.00	2,000.00	2,220.00
" " "	7s,	1894,	10,000.00	10,000.00	11,350.00
" " "	7s,	1895,	15,000.00	15,000.00	17,250.00
" Milwaukee, Wis.,	7s,	1901,	5,000.00	5,000.00	5,600.00
" " "	7s,	1902,	31,000.00	31,000.00	34,000.00
RAILROAD BONDS.					
Atchison, Topeka & Santa Fé,	7s,	1899,	10,000.00	10,800.00	10,800.00

SAVINGS BANK OF DANBURY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Atchison, Topeka & Santa Fe, L. G., 7s, 1900,	$ 10,000.00	10,200.00	10,200.00
Bald Eagle Valley, 6s, 1910,	8,000.00	8,620.00	9,120.00
Buffalo, N. Y. & Erie, 7s, 1916,	14,000.00	18,440.00	19,740.00
Chicago, Milwaukee & St. Paul : —			
Dubuque Div., 6s, 1920,	10,000.00	11,300.00	11,400.00
La Crosse " 7s, 1893,	20,000.00	21,400.00	22,200.00
Chicago & Milwaukee " 7s, 1903,	10,000.00	11,700.00	12,200.00
Southwestern " 6s, 1909,	5,000.00	5,600.00	5,800.00
Chicago & Milwaukee: —			
Chicago & Northwest " 7s, 1898,	10,000.00	11,700.00	12,000.00
Menominee " 7s, 1911,	10,000.00	11,500.00	13,400.00
Madison " 7s, 1911,	5,000.00	6,575.00	6,750.00
Northwest Union " 7s, 1917,	15,000.00	17,400.00	21,000.00
Southwest " 7s, 1899,	10,000.00	11,400.00	12,100.00
Chicago & Tomah, 6s, 1905,	3,000.00	3,420.00	3,600.00
Cleveland & Mahoning, 7s, 1893,	26,500.00	27,470.00	29,150.00
Columbus & Xenia, 7s, 1890,	4,000.00	4,000.00	4,100.00
Delaware & Bound Brook, 7s, 1905,	7,000.00	8,870.00	9,300.00
Delaware & Hudson Canal Co., 7s, 1894,	12,000.00	12,800.00	13,680.00
Greene, 7s, 1902,	30,000.00	33,475.00	37,800.00
Iowa Falls & Sioux City, 7s, 1917,	20,000.00	25,800.00	26,400.00
Maple River, 7s, 1897,	9,000.00	10,350.00	10,620.00
Milwaukee & Madison, 6s, 1905,	15,000.00	15,000.00	18,000.00
Morris & Essex, 7s, 1914,	20,000.00	26,300.00	29,400.00
New York Central & Hudson River, 7s, 1903,	40,000.00	46,850.00	53,200.00
Sharon, Penn., 4½s, 1919,	20,000.00	20,000.00	21,000.00
Southwest, Penn., 7s, 1917,	10,000.00	11,800.00	13,500.00
St. Louis, Jacksonville & Chicago, 7s, 1894,	50,000.00	51,750.00	55,500.00
Wisconsin Valley, 7s, 1909,	20,000.00	23,100.00	24,600.00
BANK STOCKS.			
250 shares Danbury National,	25,000.00	31,316.50	31,500.00
32 " National Pahquioque, Danbury,	3,200.00	3,600.00	4,000.00
16 " " Bank of Norwalk,	1,600.00	1,600.00	1,600.00
15 " Phœnix, Hartford,	1,500.00	2,130.00	1,875.00
75 " Ninth National, New York,	7,500.00	6,750.00	9,900.00
68 " Central " "	6,800.00	6,528.00	8,976.00
100 " Bank of America, "	7,000.00	6,300.00	10,080.00
188 " Phenix, "	3,760.00	3,060.63	4,888.00
30 " Nassau, "	1,500.00	1,200.00	2,325.00
50 " Western, "	5,000.00	5,000.00	4,750.00

SAVINGS BANK OF DANBURY.—Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,839;	total amount,	$627,993.18
2	Number of depositors having over $500 and less than $1,000,	705;	total amount,	479,975.33
3	Number of depositors having $1,000 and not over $2,000,	383;	total amount,	553,263.69
4	Number of depositors having over $2,000 and not over $10,000,	179;	total amount,	531,706.06
6	Total number of depositors,	6,106;	total deposits,	$2,192,938.21

7 Largest amount due a single depositor, $9,325.06.
8 Number of accounts opened during the year, 930; number closed, 863.
9 Amount of income received during the year, $104,990.45.
10 Amount of dividends declared during the year, $81,858.68.
11 Amount deposited, including interest credited, the past year, $697,753.02.
12 Amount withdrawn during the year, $608,263.44.
13 Increase of deposits the past year, $89,489.58.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $5,000.
17 Rate of dividend the last year, 4 per cent.; when paid, April 1st and Oct. 1st.
18 State tax during the past year, $4,693.88.
19 Total office expenses the past year, including salaries, $4,452.56.
20 Net amount of income during the year from real estate owned, $3,064.29.
21 What assets, if any, yielding no income during the year, $48,626.27.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $42,500.00.
24 Date of annual meeting for choice of officers, June.

Officers. — President, Frederick S. Wildman; Treasurer, Henry C. Ryder; Directors or Trustees, Frederick S. Wildman, Edgar S. Tweedy, John W. Bacon, Lyman D. Brewster, George Raymond, James Osborne, Alfred N. Wildman, John Tweedy, Dwight E. Rogers, Henry C. Ryder.

THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer. INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,092,921.00	Whole Am't of Deposits,	$1,869,391.89
Loans on Collateral Security,	120,330.00	Surplus Account,	60,000.00
Loans on Personal Sec'y only,	67,740.00	Interest Account,	28,188.87
United State Bonds,	20,700.00	Rent Account,	136.42
Town, City, and Corp. Bonds,	231,000.00	Profit and Loss Account,	7,326.98
Railroad Bonds,	221,500.00		
Bank Stocks in Connecticut,	133,100.00		
Bank Stocks in other States,	40,300.00		
Real Estate by Foreclosure,	6,017.68		
Banking House,	15,000.00		
Tax Account,	685.50		
Insurance Account,	95.27		
Expense Account,	1,617.04		
Cash in Bank,	9,847.49		
Cash on hand,	4,190.18		
Total Assets,	$1,965,044.16	Total Liabilities,	$1,965,044.16

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
4s of 1907, Registered,		$ 500.00	500.00	630.00
4s of 1907, Coupons,		20,200.00	20,200.00	25,650.00
TOWN, CITY, AND CORPORATION BONDS.				
Town of New Britain,	7s, 1894,	34,000.00	34,000.00	39,000.00
City of New Britain,	7s, 1892–1898,	26,000.00	26,000.00	30,000.00
" "	4s, 1908,	35,000.00	35,000.00	35,700.00
" "	4s, 1899,	15,000.00	15,000.00	15,300.00
" Boston, Mass.,	4s, 1910,	20,000.00	20,000.00	20,800.00
" Cincinnati, Ohio,	6s, 1906,	14,000.00	14,000.00	16,500.00
" " "	6s, 1909,	16,000.00	16,000.00	19,000.00
" Chicago, Ill.,	7s, 1890–1899,	25,000.00	25,000.00	27,500.00
" St. Louis, Mo.,	6s, 1905,	20,000.00	20,000.00	23,500.00
" Milwaukee, Wis,,	7s, 1892,	6,000.00	6,000.00	6,500.00
" St. Paul, Minn.,	7s, 1898,	10,000.00	10,000.00	12,000.00
" Columbus, Ohio,	6s, 1904,	10,000.00	10,000.00	10,700 00
RAILROAD BONDS.				
New York, Providence & Boston,	4s, 1901,	10,000.00	10,000 00	10,400.00
New York Central & Hudson River,	7s, 1903,	20,000.00	20,000.00	26,000.00
Chicago & Northwestern:—				
Madison Extension,	7s, 1911,	5,000.00	5,000.00	6,500.00
Menominee Extension,	7s, 1911,	5,000.00	5,000.00	6,500.00
Northwestern Union,	7s, 1917,	40,000.00	40,000.00	54,500.00

THE SAVINGS BANK OF NEW BRITAIN. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Greene (guar. by Del., Lack. & West.), 7s, 1902,	$ 25,000.00	25,000.00	31,000.00
Chicago, Milwaukee & St. Paul: —			
Chicago & Milwaukee Division, 7s, 1903,	10,000.00	10,000.00	12,000.00
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	10,500.00
Wisconsin Valley Division, 7s, 1909,	11,500.00	11,500.00	14,500.00
Dubuque Division, 6s, 1920,	10,000.00	10,000.00	11,200.00
Southwestern Division, 6s, 1909,	5,000.00	5,000.00	5,750.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	20,000.00	26,000.00
Cedar Rapids & Missouri River, 7s, 1916,	10,000.00	10,000.00	12,000.00
Joliet & Northern Indiana, 7s, 1907,	10,000.00	10,000.00	12,500.00
DesMoines & Minneapolis, 7s, 1907,	10,000.00	10,000.00	12,800.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	15,000.00	19,500.00
Atchison, Topeka & Santa Fé, 7s, 1900,	5,000.00	5,000.00	5,400.00
BANK STOCKS.			
350 shares New Britain Nat., New Britain, Conn.,	35,000.00	35,000.00	49,000.00
50 " Mechanics " " "	5,000.00	5,000.00	5,250.00
9 " Home " Meriden, "	900.00	900.00	1,100.00
7 " Meriden " " "	700.00	700.00	950.00
175 " Hartford " Hartford, "	17,500.00	17,500.00	26,000.00
120 " Phœnix " " "	12,000.00	12,000.00	14,000.00
75 " Mercantile " " "	7,500.00	7,500.00	6,700.00
33 " Farm. & Mec. " " "	3,300.00	3,300.00	3,400.00
100 " First " " "	10,000.00	10,000.00	10,500.00
51 " Ætna " " "	5,100.00	5,100.00	5,500.00
64 " City, " "	6,400.00	5,600.00	6,400.00
100 " National Exchange, " "	5,000.00	5,000.00	6,000.00
250 " New Haven Co. Nat., N. Haven, "	2,500.00	2,500.00	2,800.00
30 " National Tradesmen, " "	3,000.00	3,000.00	4,500.00
100 " Second National, " "	10,000.00	10,000.00	12,800.00
60 " " " Norwich, "	6,000.00	6,000.00	7,000.00
30 " Uncas " " "	1,500.00	1,500.00	1,700.00
25 " Nat. B'k of Com., New London, "	2,500.00	2,500.00	3,000.00
200 " " " " New York, N. Y.,	20,000.00	20,000.00	35,000.00
50 " Hanover National, " "	5,000.00	5,000.00	10,000.00
113 " Am. Exc. " " "	11,300.00	11,300.00	16,900.00
5 " Imp. & Traders Nat., " "	500.00	500.00	2,500.00
35 " National Park, " "	3,500.00	3,500.00	7,800.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,894; total amount,	$547,839.01
2	Number of depositors having over $500 and less than $1,000, ...	559; total amount,	386,891.57
3	Number of depositors having $1,000 and not over $2,000, ...	378; total amount,	500,285.97
4	Number of depositors having over $2,000 and not over $10,000, . . .	140; total amount,	434,375.34
6	Total number of depositors, . . .	5,971; total deposits,	$1,869,391.89

THE SAVINGS BANK OF NEW BRITAIN. — Continued.

MISCELLANEOUS ITEMS. — Continued.

7 Largest amount due a single depositor, $8,963.71.
8 Number of accounts opened during the year, 980; number closed, 722.
9 Amount of income received during the year, $108,712.21.
10 Amount of dividends declared during the year, $68,042.49.
11 Amount deposited, including interest credited, the past year, $614,955.10.
12 Amount withdrawn during the year, $543,628.84.
13 Increase of deposits the past year, $71,326.26.
14 Amount carried to surplus or profit and loss during the year, $8,000 to surplus.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent; when paid, January and July.
18 State tax during the past year, $4,305.70.
19 Total office expenses the past year, including salaries, $5,886.93.
20 Net amount of income during the year from real estate owned, $1,467.15.
21 What assets, if any, yielding no income during the year, $5,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $29,500.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers. — President, Levi S. Wells; Treasurer, W. F. Walker; Directors, Levi S. Wells, T. W. Stanley, Philip Corbin, J. B. Talcott, J. A. Pickett, W. F. Walker, H. E. Russell, Jr., T. S. Bishop, C. S. Landers.

THE SAVINGS BANK OF NEW LONDON.

JOSHUA C. LEARNED, Treasurer. INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$951,115.00	Whole Am't of Deposits,	$3,616,219.51
Loans on Collateral Security,	169,100.00	Surplus Account,	151,058.05
United States Bonds,	225,000.00	Interest Account,	58,875.12
Town, City, and Corp'n B'ds,	921,000.00	Real Estate Rents,	64.96
Railroad Bonds,	1,035,500.00		
Railroad Stocks,	43,900.00		
Bank Stocks in Connecticut,	98,700.00		
Bank Stocks in other States,	158,525.00		
Real Estate by Foreclosure,	171,174.72		
Banking House,	8,944.06		
Expense Account,	1,776.64		
Profit and Loss,	4,536.86		
Cash in Bank,	29,515.30		
Cash on hand,	7,430.06		
Total Assets,	$3,826,217.64	Total Liabilities,	$3,826,217.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Registered,	$ 125,000.00	125,000.00	160,000.00
Currency 6s,	100,000.00	100,000.00	126,000.00
RAILROAD STOCKS.			
New York, New Haven & Hartford,	12,600.00	12,600.00	34,272.00
New York Central,	14,500.00	14,500.00	15,732.50
Boston & Lowell,	4,000.00	4,000.00	6,680.00
Boston & Albany,	5,600.00	5,600.00	12,320.00
Michigan Central,	7,200.00	7,200.00	6,624.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, Ohio, 6s, 1909,	20,000.00	20,000.00	25,200.00
" " " 6s, 1900,	8,000.00	8,000.00	9,440.00
" " " 6s, 1906,	10,000.00	10,000.00	12,400.00
" " " 7s, 1908,	10,000.00	10,000.00	13,700.00
" " " $7\frac{3}{10}$s, 1903,	15,000.00	15,000.00	19,950.00
" " " 7s, 1906,	23,000.00	23,000.00	32,200.00
" New London, Conn., 7s, 1890,	40,000.00	40,000.00	41,600.00
" Brooklyn, N.Y., Water, 6s, 1899,	14,000.00	14,000.00	16,520.00
" " " So. 7th St., 7s, 1890,	16,000.00	16,000.00	16,800.00
" " " Park, 7s, 1915,	10,000.00	10,000.00	15,000.00
" " " Bridge, 7s, 1913,	50,000.00	50,000.00	74,000.00
" New York, Dock, 7s, 1901,	71,000.00	71,000.00	97,980.00

SAVINGS BANK OF NEW LONDON. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CON.					
City of New York, Imp'mt,	7s,	1889,	$ 20,000.00	20,000.00	20,600.00
" New London, Water,	7s,	1900,	75,000.00	75,000.00	94,500.00
" Middletown, Sew'age,	6s,	1901,	23,000.00	23,000.00	27,600.00
" Buffalo, N. Y.,	7s,	1919,	41,000.00	41,000.00	63,550.00
" Rochester, "	7s,	1903,	20,000.00	20,000.00	28,200.00
" St. Louis, Mo.,	6s,	1893 to 1905,	74,000.00	74,000.00	85,840.00
" Chicago, Ill.,	7s,	1894 to 1899,	76,000.00	76,000.00	87,400.00
" Cleveland, Ohio,	6s,	1896–8,	12,000.00	12,000.00	13,680.00
" Milwaukee, Wis.,	7s,	1902,	15,000.00	15,000.00	16,500.00
" Minneapolis, Minn.,	7s,	1900,	4,000.00	4,000.00	5,080.00
" St. Paul, "	4½s,	1919,	41,000.00	41,000.00	45,510.00
District of Columbia,	5s,	1891,	20,000.00	20,000.00	21,600.00
" "	6s,	1902,	13,000.00	13,000.00	15,860.00
Town of New London,	6s,	1890,	5,000.00	5,000.00	5,200.00
" Stamford,	6s,	1890,	50,000.00	50,000.00	52,000.00
" West Hartford,	6s,	1890,	20,000.00	20,000.00	20,800.00
" Montville,	6s,	1906,	30,000.00	30,000.00	37,500.00
" Wallingford,	4s,	1912,	20,000.00	20,000.00	21,600.00
Borough of Willimantic,	4s,	1914,	25,000.00	25,000.00	26,750.00
" Norwalk,	4s,	1907–8,	50,000.00	50,000.00	53,000.00
RAILROAD BONDS.					
Morris & Essex,	7s,	1914,	70,500.00	70,500.00	105,045.00
Chicago, Rock Island & Pacific,	6s,	1917,	60,000.00	60,000.00	81,600.00
New York Central,	6s,	1893,	25,000.00	25,000.00	26,250.00
Central Pacific,	6s,	1896,	20,000.00	20,000.00	23,000.00
New York, Providence & Boston,	4s,	1901,	20,000.00	20,000.00	22,000.00
Chicago & Alton,	7s,	1893,	17,000.00	17,000.00	18,700.00
Union Pacific,	6s,	1896–8,	76,000.00	76,000.00	88,160.00
Greene,	7s,	1902,	25,000.00	25,000.00	31,500.00
New York, New Haven & Hartford,	4s,	1903,	80,000.00	80,000.00	88,800.00
Chicago & Northwestern: —					
Madison Extension,	7s,	1911,	25,000.00	25,000.00	34,000.00
Menominee Extension,	7s,	1911,	21,000.00	21,000.00	28,350.00
Escanaba & Lake Superior,	7s,	1901,	10,000.00	10,000.00	12,500.00
Chicago, Milwaukee & St. Paul: —					
Mineral Point Division,	5s,	1910,	40,000.00	40,000.00	42,400.00
Southwestern Division,	6s,	1909,	10,000.00	10,000.00	12,200.00
Chic. & Lake Superior Division,	5s,	1921,	6,000.00	6,000.00	6,300.00
LaCrosse & Davenport Division,	5s,	1919,	7,000.00	7,000.00	7,350.00
Northwestern Union,	7s,	1917,	50,000.00	50,000.00	71,000.00
Chicago & Southwestern,	7s,	1899,	71,500.00	71,500.00	87,230.00
Chicago & Milwaukee,	7s,	1898,	42,000.00	42,000.00	50,400.00
Terre Haute & Indianapolis,	7s,	1893,	6,000.00	6,000.00	6,600.00
Iowa Falls & Sioux City,	7s,	1917,	8,000.00	8,000.00	11,520.00
Del. & H. Canal Co. (Penn. Div.),	7s,	1917,	90,000.00	90,000.00	131,850.00
New York & Harlem,	7s,	1900,	27,000.00	27,000.00	35,100.00
Delaware & Bound Brook,	7s,	1905,	36,000.00	36,000.00	47,520.00
Rensselaer & Saratoga,	7s,	1921,	44,000.00	44,000.00	67,100.00

SAVINGS BANK OF NEW LONDON. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.					
Des Moines & Minneapolis,	7s, 1907,	$	5,000.00	5,000.00	6,500.00
Sunbury & Lewiston,	7s, 1896,		8,000.00	8,000.00	9,440.00
Cedar Rapids & Missouri River,	7s, 1894,		4,500.00	4,500.00	5,085.00
" " "	7s, 1916,		5,000.00	5,000.00	6,500.00
St. Louis, Jacksonville & Chicago,	7s, 1894,		10,000.00	10,000.00	11,400.00
Syracuse, Binghamton & N. Y.,	7s, 1906,		2,000.00	2,000.00	2,720.00
Illinois Central,	5s, 1921,		10,000.00	10,000.00	11,500.00
N. Y., Lackawanna & Western,	6s, 1921,		44,000 00	44,000.00	60,280.00
Buffalo, New York & Erie,	7s, 1916,		60,000.00	60,000.00	85,800.00
BANK STOCKS.					
18 shares Middletown National,			1,350.00	1,350.00	1,890.00
100 " New London City "			10,000.00	10,000.00	11,200.00
330 " Union, New London,			33,000.00	33,000.00	33,990.00
127 " Nat'l Bank of Com., New London,			12,700.00	12,700.00	14,224.00
68 " National Whaling, "			1,700.00	1,700.00	2,380.00
366 " Thames National, Norwich,			36,600.00	36,600.00	51,972.00
67 " Uncas " "			3,350.00	3,350.00	3,685.00
42 " Albany City " Albany, N. Y.,			4,200.00	4,200.00	4,704.00
145 " North America, New York,			10,150.00	10,150.00	18,371.50
165 " Metropolitan National, "			2,475.00	2,475.00	2,310.00
27 " Market & Fulton " "			2,700.00	2,700.00	5,400.00
30 " Seventh Ward " "			3,000.00	3,000.00	4,050.00
300 " Phœnix " "			6,000.00	6,000.00	8,400.00
556 " Mechanics " "			13,900.00	13,900.00	27,800.00
30 " Leather Manuf. " "			1,500.00	1,500.00	3,450.00
60 " State of New York, "			6,000.00	6,000.00	6,900.00
44 " Merchants Ex. National, "			2,200.00	2,200.00	2,640.00
140 " National Bank of Com., "			14,000.00	14,000.00	27,540.00
150 " Bank of America, "			15,000.00	15,000.00	30,000.00
134 " Merchants National, "			6,700.00	6,700.00	10,385.00
40 " Corn Exchange " "			4,000.00	4,000.00	9,200.00
174 " Continental " "			17,400.00	17,400.00	22,446.00
50 " City " "			5,000.00	5,000.00	24,500.00
201 " American Ex. " "			20,100.00	20,100.00	32,160.00
40 " North River, "			1,200.00	1,200.00	1,680.00
50 " Nassau, "			5,000.00	5,000.00	8,100.00
80 " Fourth National, "			8,000.00	8,000.00	13,440.00
100 " United States Trust Co., "			10,000.00	10,000.00	70,500.00

SAVINGS BANK OF NEW LONDON. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,394;	total amount,	$732,761.56
2	Number of depositors having over $500 and less than $1,000, ...	811;	total amount,	568,461.13
3	Number of depositors having $1,000 and not over $2,000, ...	726;	total amount,	862,967.34
4	Number of depositors having over $2,000 and not over $10,000, . . .	404;	total amount,	1,311,293.18
5	Number of depositors having over $10,000,	10;	total amount,	140,736.30
6	Total number of depositors, . . .	6,345;	total deposits,	$3,616,219.51

7 Largest amount due a single depositor, $22,329.51.
8 Number of accounts opened during the year, 1,020; number closed, 919.
9 Amount of income received during the year, $228,725.18.
10 Amount of dividends declared during the year, $138,756.96.
11 Amount deposited, including interest credited, the past year, $543,332.28.
12 Amount withdrawn during the year, $495,900.79.
13 Increase of deposits the past year, $47,431.49.
14 Amount carried to surplus or profit and loss during the year, $60,236.59.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Jan'y 1st and July 1st.
18 State tax during the past year, $8,263.58.
19 Total office expenses the past year, including salaries, $7,887.28.
20 Net amount of income during the year from real estate owned, $3,924.86.
21 What assets, if any, yielding no income during the year, $18,725.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $95,000.
24 Date of annual meeting for choice of officers, first Tuesday in June.

Officers. — President, William H. Chapman; Treasurer, Joshua C. Learned; Directors or Trustees, Joshua C. Learned, Charles Barns, Robert Coit, Horace Coit, John G. Crump, James Hislop, Charles D. Boss, Jr., Walter Learned.

SAVINGS BANK OF ROCKVILLE.

L. Bissell, Treasurer. Incorporated, 1858.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$481,168.00	Whole Amount of Deposits,	$968,953.78
Loans on Collateral Security,	104,000.00	Surplus Account,	30,000.00
Loans on Personal Sec'ty only,	150,939.64	Interest Account,	20,963.63
Town, City, and Corp. B'ds,	30,500.00		
Railroad Bonds,	23,000.00		
Bank Stocks in Connecticut,	151,200.00		
Bank Stocks in other States,	29,200.00		
Real Estate by Foreclosure,	10,732.81		
Premium Account,	20,000.00		
Fixtures,	1,300.00		
Cash in Bank,	14,587.80		
Cash on hand,	3,289.16		
Total Assets,	$1,019,917.41	Total Liabilities,	$1,019,917.41

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Springfield City, Ill.,	5s, 1901,	$ 2,500.00	2,500.00	2,500.00
Norfolk, Conn.,	6s, 1890,	1,000.00	1,000.00	1,000.00
Hartford Capitol,	6s, 1897,	2,000.00	2,000.00	2,000.00
Middletown City School District,	5s, 1904,	5,000.00	5,000.00	5,000.00
" "	5s, 1905,	5,000.00	5,000.00	5,000.00
" "	5s, 1906,	5,000.00	5,000.00	5,000.00
" "	5s, 1907,	5,000.00	5,000.00	5,000.00
" "	5s, 1908,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.				
Norwich & Worcester,	6s, 1897,	3,000.00	3,000.00	3,520.00
Chicago, Milwaukee & St. Paul R. R. Co., Dubuque Div., 1st Mtg.,	6s, 1920,	10,000.00	10,000.00	11,500.00
Chicago, Milwaukee & St. Paul R. R. Co., Southwest Div., 1st Mtg.,	6s, 1909,	10,000.00	10,000.00	11,500.00
BANK STOCKS.				
420 shares First National,	Rockville,	42,000.00	42,000.00	42,000.00
30 " Rockville National,	"	3,000.00	3,000.00	3,300.00
80 " Ætna "	Hartford,	8,000.00	8,000.00	8,400.00
436 " American "	"	21,800.00	21,800.00	28,340.00
40 " City,	"	4,000.00	4,000.00	4,000.00
20 " Farmers & Mechanics Nat'l,	"	2,000.00	2,000.00	2,100.00
156 " First National,	"	15,600.00	15,600.00	15,750.00
100 " Hartford National,	"	10,000.00	10,000.00	15,000.00

SAVINGS BANK OF ROCKVILLE.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
198	shares	Mercantile National,	Hartford,	$ 19,800.00	19,800.00	16,810.00
74	"	National Exchange,	"	3,700.00	3,700.00	4,000.00
90	"	Phœnix National,	"	9,000.00	9,000.00	12,600.00
95	"	Conn. Trust & Safe Dep. Co.,	"	9,500.00	9,500.00	12,000.00
8	"	First National,	Meriden,	800.00	800.00	900.00
5	"	Home "	"	500.00	500.00	625.00
15	"	Second "	Norwich,	1,500.00	1,500.00	1,650.00
100	"	Continental National,	New York,	10,000.00	10,000.00	12,000.00
134	"	Merchants, "	"	6,700.00	6,700.00	8,652.00
25	"	Nat'l Bank of Commerce,	"	2,500.00	2,500.00	5,000.00
100	"	Western National,	"	10,000.00	10,000.00	10,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,766; total amount,	$351,518.96
2	Number of depositors having over $500 and less than $1,000, ...	315; total amount,	224,019.55
3	Number of depositors having $1,000 and not over $2,000, ...	184; total amount,	249,734.81
4	Number of depositors having over $2,000 and not over $10,000, ...	54; total amount,	143,680.46
6	Total number of depositors, ...	3,319; total deposits,	$968,953.78

7 Largest amount due a single depositor, $5,968.68.
8 Number of accounts opened during the year, 629; number closed, 214.
9 Amount of income received during the year, $54,248.99.
10 Amount of dividends declared during the year, $35,430.81.
11 Amount deposited, including interest credited, the past year, $291,489.64.
12 Amount withdrawn during the year, $242,466.38.
13 Increase of deposits the past year, $49,023.26.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $5,638.32.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $2,144.09.
19 Total office expenses the past year, including salaries, $3,461.40.
20 Net amount of income during the year from real estate owned, $250.
21 What assets, if any, yielding no income during the year, $20,732.81.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $35,000.
24 Date of annual meeting for choice of officers, third Tuesday in July.

OFFICERS.— President, B. H. Bill; Treasurer, L. Bissell; Directors or Trustees, B. H. Bill, Lebbeus Bissell, George Talcott, William Butler, T. L. Dickinson, H. L. James, E. I. Smith, G. W. West, J. C. Hammond, Jr., A. R. Goodrich, J. Goodnow.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer. INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$142,227.88	Whole Am't of Deposits,	$353,837.06
Loans on Collateral Security,	57,503.72	Surplus Account,	7,000.00
Loans on Personal Sec'ty only,	28,440.73	Interest Account,	6,709.82
Town, City, and Corp. Bonds,	8,153.97		
Town, City, and Borough Notes and Orders,	8,535.00		
School Dist. Notes and Orders,	16,350.00		
Railroad Bonds,	29,000.00		
Premiums paid on Bds., etc.,	15,200.00		
Bank Stocks in Connecticut,	32,850.00		
Bank Stocks in other States,	6,350.00		
Real Estate by Foreclosure,	6,900.00		
Banking House, Safes, and Fixtures,	2,500.00		
Cash in Bank,	7,325.51		
Cash on hand,	6,210.07		
Total Assets,	$367,546.88	Total Liabilities,	$367,546.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs,	$ 8,385.00	8,385.00	8,385.00
Town of Union,	150.00	150.00	150.00
SCHOOL DISTRICT NOTES AND ORDERS.			
District No. 2, Stafford,	16,350.00	16,350.00	16,350.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Norwich, 5s, 1908,	1,000.00	1,000.00	1,150.00
" Cincinnati, 7s, 1908,	5,000.00	5,000.00	6,800.00
" " 5s, 1890–1897,	2,153.97	2,153.97	2,261.67
RAILROAD BONDS.			
La. & Missouri River, Gtd. by C. & A., 7s, 1900,	10,000.00	10,000.00	12,000.00
Rens. & Saratoga, " " D. & H., 7s, 1921,	4,000.00	4,000.00	6,160.00
Northwestern Union, " " C.&N.W., 7s, 1917,	10,000.00	10,000.00	14,500.00
Ch., Mil. & St. Paul, La Crosse Div., 7s, 1893,	5,000.00	5,000.00	6,700.00
BANK STOCKS.			
57 shares First National, Hartford,	5,700.00	5,700.00	6,042.00
50 " Mercantile National, Hartford,	5,000.00	5,000.00	4,500.00
59 " City, "	5,900.00	5,900.00	5,900.00

SAVINGS BANK OF STAFFORD SPRINGS. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS — CONTINUED.			
55 shares American National, Hartford, . . $	2,750.00	2,750.00	3,300.00
35 " First " Stafford Springs,	3,500.00	3,500.00	3,500.00
50 " Second " Norwich, . .	5,000.00	5,000.00	5,600.00
50 " Thames " " . .	5,000.00	5,000.00	7,200.00
50 " American Exc. Nat., New York, .	5,000.00	5,000.00	8,000.00
33 " Metropolitan National, "	1,485.00	1,350.00	495.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,132; total amount,	$130,127.27
2	Number of depositors having over $500 or less than $1,000, ...	144; total amount,	97,040.45
3	Number of depositors having $1,000 and not over $2,000, ...	65; total amount,	88,487.75
4	Number of depositors having over $2,000 and not over $10,000, ...	15; total amount,	38,181.59
6	Total number of depositors, . . .	1,356; total deposits,	$353,837.06

7 Largest amount due a single depositor, $3,830.
8 Number of accounts opened during the year, 249; number closed, 234.
9 Amount of income received during the year, $18,335.11.
10 Amount of dividends declared during the year, $12,867.40.
11 Amount deposited, including interest credited, the past year, $287,602.15.
12 Amount withdrawn during the year, $286,714.30.
13 Increase of deposits the past year, $887.85.
14 Amount carried to surplus or profit and loss during the year, $1,000.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. October 1, 1888; 2 per cent. April 1, 1889.
18 State tax during the past year, $727.19.
19 Total office expenses the past year, including salaries, $1,760.53.
20 Net amount of income during the year from real estate owned, $314.56.
21 What assets, if any, yielding no income during the year, $4,850.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $13,000.
24 Date of annual meeting for choice of officers, second Wednesday in July.

OFFICERS. — President, Charles Warren; Treasurer, Alvarado Howard; Directors or Trustees, Robbins Patten, Orrin Converse, Smith W. Page, Lucian Holt, M. P. J. Walker, M. H. Kinney, Andrew Whiton, Luman Orcutt, Lucius Blodgett, Freeman F. Patten.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer. INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$62,622.00	Whole Amt. of Deposits,	$104,286.14
Loans on Collateral Security,	3,412.64	Surplus Account,	2,034.67
Loans on Personal Sec'y only,	25,689.72	Interest Account,	1,198.97
Town, City, and Borough Notes and Orders,	4,183.39	Profit and Loss Account,	1,171.25
Bank Stocks in Connecticut,	7,390.00	Due Banks,	22.35
Banking House,	1,000.00		
Tax Account,	60.66		
Expense Account,	391.18		
Cash in Bank,	2,591.02		
Cash on hand,	1,372.77		
Total Assets,	$108,713.38	Total Liabilities,	$108,713.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bolton, Conn.,	$ 3,083.39	3,083.39	3,083.39
" Tolland, "	1,100.00	1,100.00	1,100.00
BANK STOCKS.			
70 shares Rockville National,	7,000.00	7,000.00	8,000.00
13 " Stafford "		390.00	

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	316; total amount,	$42,216.47
2	Number of depositors having over $500 and less than $1,000,	29; total amount,	9,124.52
3	Number of depositors having $1,000 and not over $2,000,	29; total amount,	38,353.01
4	Number of depositors having over $2,000 and not over $10,000,	6; total amount,	14,592.14
6	Total number of depositors,	380; total deposits,	$104,286.14

7 Largest amount due a single depositor, $3,163.34.
8 Number of accounts opened during the year, 50; number closed, 21.
9 Amount of income received during the year, $5,486.17.
10 Amount of dividends declared during the year, $3,738.26.
11 Amount deposited, including interest credited, the past year, $270,297.08.
12 Amount withdrawn during the year, $260,890.61.
13 Increase of deposits the past year, $9,406.47.

THE SAVINGS BANK OF TOLLAND. — Continued.

MISCELLANEOUS ITEMS. — Continued.

14 Amount carried to surplus during the year, $200.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $130.
17 Rate of dividend the last year, 4½ per cent.; when paid, January and July.
18 State tax during the past year, $121.32.
19 Total office expenses the past year, including salaries, $1,105.11.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $520.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $6,750.
24 Date of annual meeting for choice of officers, fourth Monday in June.

Officers. — President, Charles Underwood; Treasurer, Frank T. Newcomb; Directors or Trustees, Charles Underwood, Nathan Pierson, Edmund Joslyn, Joseph P. Root, William D. Holman.

SOCIETY FOR SAVINGS, HARTFORD.

Z. A. STORRS, Treasurer. INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$3,637,235.00	Whole Am't of Deposits,	$12,291,157.58
Loans on Collateral Security,	697,321.25	Surplus Account,	525,251.79
Loans on Personal Sec'y only,	50,500.00	Interest Account,	171,529.56
United States Bonds,	274,875.00	Suspense Account,	221.90
State Bonds,	500,000.00		
Town, City, and Corp'n B'ds,	3,535,420.00		
School Dist. Notes and Ord's,	23,000.00		
Railroad Bonds,	3,491,281.25		
Railroad Stocks,	27,300.00		
Bank Stocks in Connecticut,	168,943.00		
Bank Stocks in other States,	18,880.00		
Real Estate by Foreclosure,	224,965.00		
Banking House,	15,000.00		
Tax Account,	1,842.47		
Premium Account,	48,945.10		
Expense Account,	5,748.00		
Profit and Loss,	250.00		
Cash in Bank,	241,160.41		
Cash on hand,	25,494.35		
Total Assets,	$12,988,160.83	Total Liabilities,	$12,988,160.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Registered,	$ 25,000.00	25,000.00	31,750.00
4s of 1907, Coupon,	50,000.00	49,875.00	63,500.00
Currency 6s,	200,000.00	200,000.00	250,740.00
STATE BONDS.			
Connecticut,	500,000.00	500,000.00	500,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Arsenal School District, Hartford,	22,500.00	22,500.00	22,500.00
Gravel Hill School,	500.00	500.00	500.00
RAILROAD STOCKS.			
273 shares New York, New Haven & Hartford,	27,300.00	27,300.00	68,250.00
TOWN, CITY, AND CORPORATION BONDS.			
Middletown, Town, $3\frac{65}{100}$s, 1909,	100,000.00	100,000.00	106,500.00
Enfield, " 4s, 1909,	70,000.00	70,000.00	72,100.00
Haddam, " $4\frac{1}{2}$s, 1890,	20,000.00	20,000.00	20,000.00
New Hartford, " 4s, 1901,	38,000.00	38,000.00	38,000.00

SOCIETY FOR SAVINGS, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, & CORPORATION BONDS. — CONTINUED.						
Meriden,	Town,	4½s,	1900–1912,	$ 80,000.00	80,000.00	83,200.00
Hartford,	"	4½s,	1890,	153,000.00	153,000.00	153,000.00
New Haven,	"	3½s,	1911–1921,	150,000.00	150,000.00	157,500.00
"	City,	5s,	1897,	13,000.00	13,000.00	14,170.00
"	"	7s,	1901,	75,000.00	75,000.00	97,500.00
"	"	3½s,	1903,	55,000.00	55,000.00	55,000.00
Hartford,	"	6s,	1891,	170,000.00	170,000.00	173,400.00
"	"	6s,	1893,	3,000.00	3,000.00	3,150.00
"	"	6s,	1899,	28,000.00	27,230.00	30,520.00
Buffalo,	"	7s,	1903,	50,000.00	50,000.00	65,000.00
Rochester,	"	7s,	1893,	5,000.00	5,000.00	5,350.00
"	"	7s,	1905,	45,000.00	45,000.00	60,300.00
Springfield,	"	7s,	1893,	20,000.00	20,000.00	21,600.00
Boston,	"	5s,	1905,	40,000.00	40,000.00	45,600.00
"	"	5s,	1906,	25,000.00	25,000.00	28,750.00
Providence,	"	5s,	1906,	25,000.00	25,000.00	28,750.00
Chicago,	"	7s,	1890,	4,000.00	4,000.00	4,120.00
"	"	7s,	1892,	11,000.00	11,000.00	11,935.00
"	"	7s,	1894,	27,000.00	27,000.00	30,915.00
"	"	7s,	1895,	58,000.00	58,000.00	67,860.00
"	"	7s,	1899,	10,000.00	10,000.00	12,700.00
"	"	4s,	1901,	10,000.00	10,000.00	10,450.00
St. Louis,	"	6s,	1890–1,	8,000 00	8,000.00	8,240.00
"	"	6s,	1892–3,	75,000.00	75,000.00	78,750.00
"	"	6s,	1894,	49,000.00	49,000.00	53,655.00
"	"	6s,	1899,	1,000.00	1,000.00	1,170.00
"	"	5s,	1900,	24,000.00	24,000.00	24,240.00
"	"	4s,	1908,	150,000.00	150,000.00	159,000.00
"	"	4s,	1918,	75,000.00	75,000.00	80,250.00
Cleveland,	"	7s,	1892,	6,000.00	6,000.00	6,660.00
"	"	5s,	1894,	25,000.00	25,000.00	26,250.00
"	"	6s,	1897,	5,000.00	5,000.00	5,550.00
"	"	4s,	1898,	25,000.00	25,000.00	25,500.00
"	"	6s,	1898,	50,000.00	50,000.00	56,000.00
"	"	5s,	1901,	100,000.00	100,000.00	116,000.00
"	"	$3\frac{65}{100}$s,	1902,	8,000.00	7,810.00	8,000.00
Columbus,	"	6s,	1896,	68,000.00	68,000.00	72,760.00
"	"	6s,	1901,	20,000.00	20,000.00	20,800.00
"	"	6s,	1894,	10,000.00	10,000.00	10,400.00
"	"	4s,	1909,	60,000 00	60,000.00	62,700.00
"	"	4s,	1908,	14,000.00	14,000.00	14,700.00
Detroit,	"	6s,	1906,	7,000.00	7,000.00	9,310 00
"	"	3½s,	1916,	96,000.00	96,000.00	97,200.00
"	"	$3\frac{65}{100}$s,	1918,	75,000.00	75,000.00	78,375.00
New Britain,	"	4s,	1899,	5,000.00	5,000.00	5,100.00
"	"	4s,	1911,	100,000.00	100,000 00	104,000.00
Bridgeport,	"	3½s,	1915,	4,000.00	3,920.00	4,000.00
Portland,	"	4s,	1912,	90,000.00	90,000.00	91,800.00
Dayton,	"	4s,	1890–1906,	92,000.00	90,460.00	92,000.00
"	"	4½s,	1905,	127,000.00	127,000.00	132,080.00

SOCIETY FOR SAVINGS, HARTFORD.— Continued.

INVESTMENTS. — Continued.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, & CORPORATION BONDS.—CONTINUED.						
Gloucester,	City,	4s,	1908,	$ 50,000.00	50,000.00	51,500.00
Cambridge,	"	4s,	1918,	60,000.00	60,000.00	61,800.00
Waltham,	"	4s,	1898,	42,000.00	42,000.00	44,100.00
New London,	"	4s,	1919,	21,000.00	21,000.00	22,680.00
Minneapolis,	"	4s,	1919,	100,000.00	100,000.00	104,000.00
"	"	4½s,	1917,	50,000.00	50,000.00	56,000.00
Willimantic,	Borough,	4s,	1914,	25,000.00	25,000.00	25,000.00
Norwalk,	"	4s,	1927,	40,000.00	40,000.00	40,000.00
Wallingford,	"	4s,	1912,	10,000.00	10,000.00	10,350.00
"	School,	4s,	1904,	36,000.00	36,000.00	36,720.00
Middletown,	"	5s,	1891–1903,	40,000.00	40,000.00	41,600.00
Hartford, South	"	4s,	1925,	200,000.00	200,000.00	204,000.00
" W. Middle	"	3½s,		100,000.00	100,000.00	100,000.00
" Washington	"	4½s,		25,000.00	25,000.00	25,000.00
Atlantic Dock Co.,		5s,	1901,	50,000.00	50,000.00	53,000.00
District of Columbia,		3$\frac{65}{100}$s,	1924,	35,000.00	35,000.00	42,700.00
RAILROAD BONDS.						
Pittsburg, Ft. Wayne & Chicago,		7s,	1912,	42,000.00	42,000.00	60,900.00
New York Central & Hudson,		7s,	1903,	300,000.00	300,000.00	399,000.00
Chicago, Rock Island & Pacific,		6s,	1917,	250,000.00	250,000.00	335,000.00
" " " So. W. Div.,		7s,	1899,	122,500.00	122,500.00	147,000.00
New York & Harlem,		7s,	1900,	80,000.00	80,000.00	104,800.00
Cleveland & Pittsburg,		6s,	1892,	115,500.00	115,500.00	121,852.50
Norwich & Worcester,		6s,	1897,	39,000.00	39,000.00	43,680.00
Rensselaer & Saratoga,		7s,	1921,	26,000.00	26,000.00	39,780.00
Morris & Essex,		7s,	1914,	25,000.00	25,000.00	37,000.00
New York, Providence & Boston,		4s,	1901,	50,000.00	50,000.00	52,500.00
Chicago & Alton,		7s,	1893,	162,000.00	162,000.00	177,390.00
St. Louis, Jacksonville & Chicago,		7s,	1894,	130,000.00	130,000.00	144,950.00
Chic. & No. West., C. & Mill. Div.,		7s,	1898,	73,000.00	73,000.00	87,600.00
" " Chic. & Tomah "		6s,	1905,	100,000.00	100,000.00	118,000.00
" " Mil. & Madison "		6s,	1905,	49,000.00	49,000.00	57,085.00
" " N. W. Union "		7s,	1917,	82,000.00	82,000.00	117,260.00
" " Cedar Rapids "		7s,	1891&4,	22,500.00	22,500.00	24,300.00
" " Madison Ex. "		7s,	1911,	20,000.00	20,000.00	26,400.00
Bald Eagle Valley,		6s,	1910,	20,000.00	20,000.00	22,600.00
Terre Haute & Indianapolis,		7s,	1893,	88,000.00	88,000.00	93,280.00
Chicago, Burlington & Quincy,		7s,	1890,	110,000.00	110,000.00	114,400.00
" " Bur. & M. Riv.,		7s,	1893,	175,000.00	175,000.00	192,500.00
Elmira & Williamsport,		6s,	1910,	27,000.00	27,000.00	30,240.00
New York, New Haven & Hartford,		4s,	1903,	53,000.00	53,000.00	58,830.00
Columbus & Xenia,		7s,	1890,	27,000.00	27,000.00	27,540.00
Chi., Mil. & St. P'l, Southwest. Div.,		6s,	1909,	125,000.00	125,000.00	140,000.00
" " Mineral Point "		5s,	1910,	50,000.00	48,531.25	52,000.00
" " Wis. Val. "		7s,	1909,	50,000.00	50,000.00	59,000.00
" " La Crosse "		7s,	1893,	50,000.00	50,000.00	54,000.00
" " " & Dav. "		5s,	1919,	13,000.00	13,000.00	13,520.00
" " Dubuque "		6s,	1920,	21,000.00	21,000.00	23,520.00
" " S. Minnesota "		6s,	1910,	10,000.00	10,000.00	11,700.00

SOCIETY FOR SAVINGS, HARTFORD.— Continued.

INVESTMENTS.— Continued.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Pacific of Missouri,	4s,	1938,	$	50,000.00	50,000.00	50,000.00
Illinois Central,	3½s,	1951,		50,000.00	45,750.00	47,500.00
" " Springfield Div.,	6s,	1898,		229,000.00	229,000.00	258,770.00
" "	5s,	1921,		30,000.00	30,000.00	34,800.00
Atchison, Topeka & Santa Fe,	7s,	1899,		150,000.00	150,000.00	163,500.00
Delaware & Hudson,	7s,	1917,		40,000.00	40,000.00	57,200.00
" "	7s,	1894,		196,000.00	196,000.00	221,480.00
Kansas City, Lawrence & Southern,	6s,	1909,		19,000.00	19,000.00	19,190.00
New York, Lackawanna & Western,	6s,	1925,		50,000.00	50,000.00	68,500.00
Connecticut & Passumpsic Rivers,	7s,	1893,		118,000.00	118,000.00	130,242.50
New York & Long Branch,	5s,	1931,		21,000.00	21,000.00	23,520.00
Sunbury & Lewistown,	7s,	1896,		36,500.00	36,500.00	42,340.00
BANK STOCKS.						
245 shares City,			Hartford,	24,500.00	24,443.00	24,500.00
150 " Hartford National,			"	15,000.00	15,000.00	22,500.00
225 " Phœnix "			"	22,500.00	22,500.00	28,125.00
100 " Farmers & Mec. "			"	10,000.00	10,000.00	10,500.00
300 " Ætna "			"	30,000.00	30,000.00	32,700.00
239 " Charter Oak "			"	23,900.00	23,900.00	25,095.00
120 " American "			"	6,000.00	6,000.00	7,440.00
50 " Central "			New York,	5,000.00	5,000.00	7,150.00
50 " American Exc. "			"	5,000.00	5,000.00	8,000.00
35 " Continental "			"	3,500.00	3,500.00	4,550.00
240 " Phœnix "			"	4,800.00	4,480.00	6,480.00
20 " Metropolitan "			"	900.00	900.00	260.00
41 " Merchants "			Norwich,	4,100.00	4,100.00	4,100.00
100 " First "			"	10,000.00	10,000.00	10,300.00
150 " First "			Litchfield,	15,000.00	15,000.00	18,000.00
50 " Hartf'd Trust Co.,			Hartford,	5,000.00	5,000.00	6,250.00
30 " Conn. Trust & Safe Dep. Co.,			"	3,000.00	3,000.00	4,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	26,065; total amount,	$2,790,845.79
2	Number of depositors having over $500 and less than $1,000, . . .	3,426; total amount,	2,390,742.88
3	Number of depositors having $1,000 and not over $2,000, ...	2,208; total amount,	3,072,218.98
4	Number of depositors having over $2,000 and not over $10,000, . .	1,183; total amount,	4,006,917.64
5	Number of depositors having over $10,000,	3; total amount,	30,432.29
6	Total number of depositors, . .	32,885; total deposits,	$12,291,157.58

7 Largest amount due a single depositor, $10,345.12.
8 Number of accounts opened during the year, 3,785; number closed, 3,084.
9 Amount of income received during the year, $671,378.76.
10 Amount of dividends declared during the year, $457,067.03.

SOCIETY FOR SAVINGS, HARTFORD.— Continued.

MISCELLANEOUS ITEMS. — Continued.

11 Amount deposited, including interest credited, the past year, $2,194,929.89.
12 Amount withdrawn during the year, $1,599,581.95.
13 Increase of deposits the past year, $595,347.94.
14 Amount carried to surplus or profit and loss during the year, $37,514.80.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, December 1st and June 1st.
18 State tax during the past year, $27,027.24.
19 Total office expenses the past year, including salaries, $20,237.82.
20 Net amount of income during the year from real estate owned, $5,858.74.
21 What assets, if any, yielding no income during the year, $16,700.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $150,000.
24 Date of annual meeting for choice of officers, June, 1889.

Officers. — President, Roland Mather; Treasurer, Z. A. Storrs; Directors or Trustees, Joseph Langdon, Drayton Hillyer, Charles T. Hillyer, Rowland Swift, J. F. Morris, H. K. Morgan, J. C. Parsons, A. R. Hillyer, G. W. Russell, Z. A. Storrs, F. B. Cooley, William H. Post, Roland Mather, C. M. Talcott, J. Goodnow, G. L. Chase, Theodore Lyman, William R. Cone, P. M. Hastings, J. B. Corning, T. O. Enders, William M. Stanley, Henry Keney, J. M. Allen, Chauncey Howard, Rodney Dennis, N. Shipman, Atwood Collins, D. R. Howe, J. L. Greene, J. B. Bunce, A. P. Collins, L. Buckland, George Maxwell, Meigs H. Whaples, J. P. Taylor.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer. INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$291,460.78	Whole Am't of Deposits,	$703,028.10
Loans on Collateral Security,	18,925.00	Surplus Account,	38,000.00
Loans on Pers'l Security only,	7,350.00	Interest Account,	9,985.68
Town, City, and Corp'n Bonds,	85,000.00	Rent Account,	117.50
School Dist. Notes and Orders,	5,080.00		
Railroad Bonds,	91,000.00		
Bank Stocks in Connecticut,	147,400.00		
Bank Stocks in other States,	12,300.00		
Real Estate by Foreclosure,	4,907.20		
Banking House,	9,249.46		
Safe Account,	500.00		
Expense Account,	1,486.13		
Premium Account,	66,015.06		
Profit and Loss Account,	2,016.22		
Cash in Bank,	5,193.07		
Cash on hand,	3,248.36		
Total Assets,	$751,131.28	Total Liabilities,	$751,131.28

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.					
First of Southington,			$ 5,030.00	5,030.00	5,030.00
Sixth " "			50.00	50.00	50.00
TOWN, CITY, AND CORPORATION BONDS.					
New Haven Town,	3½s,	1923,	10,000.00	10,000.00	10,500.00
West Hartford "	4s,	1902,	10,000.00	10,000.00	10,000.00
Columbus, O., City,	6s,	1904,	10,000.00	10,000.00	10,900.00
" " "	6s,	1896,	4,500.00	4,500.00	4,702.50
" " "	6s,	1898,	5,500.00	5,500.00	5,830.00
Cincinnati, " "	7 3/10s,	1902,	21,000.00	21,000.00	28,140.00
" " "	7s,	1908,	16,000.00	16,000.00	22,240.00
" " "	7s,	1904,	4,000.00	4,000.00	5,280.00
" " "	6s,	1909,	4,000.00	4,000.00	5,080.00
RAILROAD BONDS.					
New York Central & Hudson River,	7s,	1903,	10,000.00	10,000.00	13,150.00
Chicago, Milwaukee & St. Paul: —					
Mineral Point Division,	5s,	1910,	15,000.00	15,000.00	15,750.00
Pacific Western "	5s,	1921,	5,000.00	5,000.00	5,350.00
Dubuque "	6s,	1920,	5,000.00	5,000.00	5,750.00
Chicago & Northwestern: —					
Menominee Extension,	7s,	1911,	10,000.00	10,000.00	13,200.00
Northwestern Union,	7s,	1917,	15,000.00	15,000.00	21,000.00
Chicago & Tomah,	6s,	1905,	5,000.00	5,000.00	6,050.00

SOUTHINGTON SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Iowa Falls & Sioux City,			7s, 1907,	$ 15,000.00	15,000.00	19,800.00
Atchison, Topeka & Santa Fe,			7s, 1899,	1,000.00	1,000.00	1,150.00
Shamokin Valley & Pottsville,			7s, 1901,	5,000.00	5,000.00	6,350.00
Chicago & Southwestern,			7s, 1899,	5,000.00	5,000.00	6,125.00
BANK STOCKS.						
20 shares	Exchange National,		Hartford,	1,000.00	960.00	1,200.00
22 "	Ætna "		"	2,200.00	2,200.00	2,310.00
31 "	Charter Oak "		"	3,100.00	3,100.00	3,255.00
64 "	First "		"	6,400.00	6,400.00	6,720.00
175 "	American "		"	8,750.00	8,750.00	10,937.50
6 "	Farmers & Mechanics Nat'l,		"	600.00	600.00	630.00
16 "	Phœnix National		"	1,600.00	1,600.00	1,952.00
32 "	City,		"	3,200.00	3,200.00	3,040.00
216 "	Yale	"	New Haven,	21,600.00	21,600.00	22,248.00
158 "	Merchants	"	"	7,900.00	7,900.00	7,426.00
35 "	Tradesmens	"	"	3,500.00	3,500.00	4,725.00
244 "	New Haven Co.	"	"	2,440.00	2,440.00	2,928.00
55 "	Second	"	"	5,500.00	5,500.00	7,315.00
10 "	Middletown	"		750.00	750.00	1,000.00
56 "	Middlesex Co.	"	Middletown,	5,600.00	5,600.00	5,600.00
30 "	First	"	"	3,000.00	3,000.00	3,000.00
60 "	First	"	Norwich,	6,000.00	6,000.00	5,400.00
40 "	Second	"	"	4,000.00	4,000.00	4,600.00
50 "	Thames	"	"	5,000.00	5,000.00	6,500.00
147 "	Home	"	Meriden,	14,700.00	14,700.00	17,052.00
157 "	First	"	"	15,700.00	15,700.00	17,270.00
100 "	Meriden	"		10,000.00	10,000.00	12,800.00
41 "	Birmingham	"		4,100.00	4,100.00	6,970.00
15 "	New Britain	"		1,500.00	1,500.00	2,250.00
93 "	Southington	"		9,300.00	9,300.00	9,300.00
72 "	Nat'l Bank of Com.,		New York,	7,200.00	7,200.00	14,400.00
51 "	American Exchange Nat'l,		"	5,100.00	5,100.00	8,058.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,456; total amount,	$155,442.63
2	Number of depositors having over $500 and less than $1,000, . . .	183; total amount,	128,489.66
3	Number of depositors having $1,000 and not over $2,000, ...	138; total amount,	182,633.36
4	Number of depositors having over $2,000 and not over $10,000, . . .	66; total amount,	220,084.22
5	Number of depositors having over $10,000,	1; total amount,	16,378.23
6	Total number of depositors, . . .	1,844; total deposits,	$703,028.10

7 Largest amount due a single depositor, $16,378.23.
8 Number of accounts opened during the year, 274; number closed, 197.
9 Amount of income received during the year, $33,153.05.

SOUTHINGTON SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

10 Amount of dividends declared during the year, $31,524.41.
11 Amount deposited, including interest credited, the past year, $180,623.73.
12 Amount withdrawn during the year, $109,676.86.
13 Increase of deposits the past year, $70,946.87.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 5 per cent.; when paid, January and July.
18 State tax during the past year, $1,485.61.
19 Total office expenses the past year, including salaries, $1,889.74.
20 Net amount of income during the year from real estate owned, $261.92.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $32,500.
24 Date of annual meeting for choice of officers, fourth Wednesday in June.

Officers. — President, W. S. Plumb; Vice-President, M. H. Holcomb; Treasurer, L. B. Neal; Directors or Trustees, Amon Bradley, R. A. Neal, George B. Finch, Charles D. Barnes, M. N. Woodruff, James H. Pratt, James H. Osborne, Wm. H. Cummings, Charles H. Clark.

SOUTH NORWALK SAVINGS BANK.

JOHN H. KNAPP, Treasurer. INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$376,676.41	Whole Amount of Deposits,	$530,542.31
Loans on Collateral Security,	107,478.71	Surplus Account,	40,000.00
Loans on Pers'al Sec'ty only,	5,600.00	Interest Account,	11,002.76
Town, City, & Corp. Bonds,	38,677.50	Rent Account,	227.99
Town, City, and Borough Notes and Orders,	13,600.00	Profit and Loss Account,	3,097.88
School Dist. Notes & Orders,	22,025.00		
Bank Stocks in Conn.,	7,200.00		
Bank Stocks in other States,	3,000.00		
Real Estate by Foreclosure,	8,600.00		
Tax Account,	595.17		
Expense Account,	555.61		
Cash in Bank,	862.54		
Total Assets,	$584,870.94	Total Liabilities,	$584,870.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of South Norwalk notes,	$ 13,600.00	13,600.00	13,600.00
SCHOOL DISTRICT NOTES AND ORDERS.			
South Norwalk Union School District Notes,	20,500.00	20,500.00	20,500.00
South Five Mile River " " "	1,025.00	1,025.00	1,025.00
East Norwalk " " "	500.00	500.00	500.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Omaha, Neb., 5s,	10,000.00	10,962.50	10,962.50
" Columbus, Ohio, 6s,	5,000.00	5,150.00	5,150.00
" Chicago, Ill., 7s,	2,000.00	2,520.00	2,520.00
" St. Louis, Mo., 6s,	1,000.00	1,090.00	1,090.00
" Cincinnati, Ohio, 6s,	4,000.00	4,560.00	4,560.00
" " " $7\frac{3}{10}$s,	11,000.00	14,395.00	14,395.00
BANK STOCKS.			
5 shares First Nat'l Bank, New Canaan, Conn.,	500.00	500.00	500.00
7 " " " " So. Norwalk, Conn.,	700.00	700.00	700.00
60 " City " " " "	6,000.00	6,000.00	6,000.00
30 " Western Nat'l Bank, N. Y.,	3,000.00	3,000.00	3,000.00

SOUTH NORWALK SAVINGS BANK.— Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,257;	total amount,	$210,387.11
2	Number of depositors having over $500 and less than $1,000, ...	215;	total amount,	142,941.00
3	Number of depositors having $1,000 and not over $2,000, ...	91;	total amount,	119.176.06
4	Number of depositors having over $2,000 and not over $10,000, ...	24;	total amount,	58,038.14
6	Total number of depositors, . . .	2,587;	total deposits,	$530.542.31

7 Largest amount due a single depositor, $3,217.70.
8 Number of accounts opened during the year, 575; number closed, 378.
9 Amount of income received during the year, $29,698.09.
10 Amount of dividends declared during the year, $18,678.34.
11 Amount deposited, including interest credited, the past year, $235,557.49.
12 Amount withdrawn during the year, $199,865.08.
13 Increase of deposits the past year, $35,692.41.
14 Amount carried to surplus or profit and loss during the year, $8,154.81.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, January and July.
18 State tax during the past year, $1,099.34.
19 Total office expenses the past year, including salaries, $1,670.34.
20 Net amount of income during the year from real estate owned, $991.47.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $35,299.38.
24 Date of annual meeting for choice of officers, July.

Officers. — President, Alden Solmans; Treasurer, John H. Knapp; Directors or Trustees, Alden Solmans, John H. Ferris, John H. Knapp, Dudley P. Ely, Henry I. Smith, Edwin Adams, Oliver W. Weed, Edward Beard, John H. Light.

SOUTHPORT SAVINGS BANK.

CHAS. C. PERRY, Treasurer. INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$71,415.00	Whole Am't of Deposits,	$520,147.02
Loans on Collateral Security,	8,810.00	Surplus Account,	16,000.00
Town, City, and Corp. Bonds,	187,500.00	Interest Account,	24,012.46
Town Notes,	5,000.00		
Railroad Bonds,	242,000.00		
Bank Stocks in Connecticut,	8,100.00		
Bank Stocks in other States,	7,100.00		
Real Estate by Foreclosure,	1,825.00		
Banking House,	5,000.00		
Expense Account,	1,295.93		
Cash in Bank,	19,943.03		
Cash on hand,	2,170.52		
Total Assets,	$560,159.48	Total Liabilities,	$560,159.48

INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.					
Fairfield,			$ 5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.					
Bridgeport City,	7s,	1900,	25,000.00	25,000.00	31,687.50
Brooklyn Park Loan,	7s,	1915,	1,000.00	1,000.00	1,500.00
Chicago City,	7s,	1890,	3,000.00	3,000.00	3,210.00
"	7s,	1892,	1,000.00	1,000.00	1,110.00
"	7s,	1893,	4,000.00	4,000.00	4,520.00
"	7s,	1894,	14,000.00	14,000.00	16,187.50
"	7s,	1895,	4,000.00	4,000.00	4,730.00
"	7s,	1896,	3,000.00	3,000.00	3,626.25
Cincinnati City,	7s,	1904,	3,000.00	3,000.00	4,005.00
"	6s,	1894,	4,000.00	4,000.00	4,325.00
"	5s,	1910,	10,000.00	10,000.00	11,275.00
Columbus City,	6s,	1896,	10,500.00	10,500.00	10,972.50
"	6s,	1903,	5,000.00	5,000.00	5,437.50
Cleveland City,	5s,	1893,	10,000.00	10,000.00	10,200.00
Omaha "	5s,	1909,	10,000.00	10,000.00	11,100.00
St. Louis "	6s,	1891,	16,000.00	16,000.00	16,720.00
" "	6s,	1894,	4,000.00	4,000.00	4,380.00
" "	4s,	1908,	50,000.00	50,000.00	53,250.00
Borough of Danbury,	4½s,	1900,	10,000.00	10,000.00	10,300.00

SOUTHPORT SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
New York Central,	7s, 1903,	$ 30,000.00	30,000.00	40,837.50
Delaware & Hudson Canal,	7s, 1894,	10,000.00	10,000.00	11,000.00
" "	7s, 1917,	5,000.00	5,000.00	7,356.25
Burlington & Missouri River,	7s, 1893,	15,000.00	15,000.00	16,875.00
Atchison, Topeka & Santa Fé,	7s, 1899,	10,000.00	10,000.00	11,950.00
Northwestern Union,	7s, 1917,	19,000.00	19,000.00	20,737.50
St. Louis, Jacksonville & Chicago,	7s, 1894,	10,000.00	10,000.00	11,300.00
Warren,	7s, 1900,	1,000.00	1,000.00	1,250.00
Cedar Rapids & Missouri River,	7s, 1916,	1,000.00	1,000.00	1,350.00
New York, Lackawanna & Western,	6s, 1921,	10,000.00	10,000.00	13,650.00
Midland of New Jersey,	6s, 1910,	6,000.00	6,000.00	7,140.00
Chicago, Milwaukee & St. Paul,	6s, 1909,	20,000.00	20,000.00	23,000.00
" " "	6s, 1920,	6,000.00	6,000.00	7,020.00
" " "	5s, 1921,	15,000.00	15,000.00	16,275.00
" " "	5s, 1910,	18,000.00	18,000.00	18,900.00
Ottumwa & Cedar Falls,	5s, 1909,	31,000.00	31,000.00	33,790.00
Illinois Central,	4s, 1951,	35,000.00	35,000.00	37,975.00
BANK STOCKS.				
60 shares Central National of Middletown, Conn.,		4,500.00	4,500.00	4,950.00
16 " Norwalk " Norwalk, " .		1,600.00	1,600.00	1,760.00
20 " Southport " Southport, " .		2,000.00	2,000.00	4,000.00
22 " Continental National, New York,		2,200.00	2,200.00	2,772.00
14 " Central " " .		1,400.00	1,400.00	1,988.00
30 " Bank of State of New York, " .		3,000.00	3,000.00	3,390.00
5 " St. Nicholas, " .		500.00	500.00	610.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	861; total amount,	$114,114.04
2	Number of depositors having over $500 and less than $1,000, ...	122; total amount,	86,234.26
3	Number of depositors having $1,000 and not over $2,000, ...	128; total amount,	176,008.34
4	Number of depositors having over $2,000 and not over $10,000, ...	35; total amount,	120,073.35
5	Number of depositors having over $10,000,	2; total amount,	23,717.03
6	Total number of depositors, . . .	1,148; total deposits,	$520,147.02

7 Largest amount due a single depositor, $13,466.31.
8 Number of accounts opened during the year, 100; number closed, 102.
9 Amount of income received during the year, $27,048.85.
10 Amount of dividends declared during the year, $19,552.28.
11 Amount deposited, including interest credited, the past year, $77,955.51.
12 Amount withdrawn during the year, $69,880.20.

SOUTHPORT SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

13 Increase of deposits the past year, $8,075.31.
14 Amount carried to surplus during the year, $500.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $5,121.86.
17 Rate of dividend the last year, 3 and 4 per cent.; when paid, January and July 1st.
18 State tax during the past year, $1,151.59.
19 Total office expenses the past year, including salaries, $3,579.45.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $1,825.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $7,000.
24 Date of annual meeting for choice of officers, about July 1st.

Officers. — President, John H. Perry; Treasurer, Charles C. Perry; Directors or Trustees, John H. Perry, Ebenezer Monroe, W. B. Meeker, O. B. Jennings, Charles M. Taintor, George Bulkley, Franklin Bulkley, Oliver Bulkley, Simon C. Sherwood, Benj. A. Bulkley, John H. Wood, Edward Henshaw, Moses Bulkley, Francis Jelliff, Chas. Jennings, John A. Gorham, Arthur O. Jennings, Chas. C. Perry.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHAS. F. HARWOOD, Treasurer. INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$202,774.25	Whole Am't of Deposits,	$379,661.59
Loans on Collateral Security,	73,274.72	Surplus Account,	2,025.00
Loans on Pers'l Sec'ty only,	15,764.19	Interest Account,	7,824.16
Railroad Bonds,	69,500.00	Profit and Loss,	1,868.86
Bank Stocks in Connecticut,	19,450.00		
Cash in Bank,	10,465.74		
Cash on hand,	150.71		
Total Assets,	$391,379.61	Total Liabilities,	$391,379.61

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chi., Mil. & St. Paul:—				
La Crosse Division,	7s, 1893,	$ 20,000.00	22,000.00	22,800.00
Chicago & Milwaukee Division,	7s, 1903,	9,000.00	10,800.00	11,340.00
Wisconsin Valley	7s, 1909,	5,500.00	6,600.00	6,875.00
Southwestern,	6s, 1909,	11,000.00	12,100.00	12,760.00
Dubuque Division,	6s, 1920,	5,000.00	5,500.00	5,625.00
Iowa Falls & Sioux City,	7s, 1917,	10,000.00	12,500.00	13,100.00
BANK STOCKS.				
35 shares First Nat'l Bank of Stafford Springs,		3,500.00	3,500.00	3,500.00
100 " Second National, Norwich,		10,000.00	10,000.00	11,500.00
55 " Mercantile " Hartford,		5,500.00	4,950.00	5,225.00
8 " First " Wallingford,		800.00	800.00	800.00
2 " Rockville "		200.00	200.00	200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,067; total amount,	$129,669.74
2	Number of depositors having over $500 and less than $1,000,	156; total amount,	113,552.20
3	Number of depositors having $1,000 and not over $2,000,	79; total amount,	107,325.83
4	Number of depositors having over $2,000 and not over $10,000,	12; total amount,	29,113.82
6	Total number of depositors,	1,314; total deposits,	$379,661.59

7 Largest amount due a single depositor, $3,169.96.

8 Number of accounts opened during the year, 123; number closed, 160.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—Cont'd.

MISCELLANEOUS ITEMS. — Continued.

9 Amount of income received during the year, $25,527.92.
10 Amount of dividends declared during the year, $14,845.35.
11 Amount deposited, including interest credited, the past year, $74,551.05.
12 Amount withdrawn during the year, $75,038.93.
13 Decrease of deposits the past year, $487.88.
14 Amount carried to surplus or profit and loss during the year, $1,399.86.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Jan. 1st and July 1st.
18 State tax during the past year, $832.56.
19 Total office expenses the past year, including salaries, $2,308.86.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year? $6,958.47.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $30,000.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers. — President, Edwin C. Pinney; Vice-Presidents, Wm. M. Corbin and J. H. Reed; Treasurer, Chas. F Harwood; Directors, Chas. Holt, J. J. Ellis, James Risley, Davis A. Baker, L. F. Rawitser, Jas. McLaughlin, Geo. C. Parker, E. O. Dimock.

STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer. INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,024,354.38	Whole Am't of Deposits,	$2,158,908.83
Loans on Collateral Security,	282,654.92	Surplus Account,	85,000.00
Loans on Personal Sec'ty only,	8,343.50	Interest Account,	57,602.96
United States Bonds,	30,000.00	Profit and Loss Account,	55,930.06
Town, City, and Corp. Bonds,	223,330.00	Rent Account,	1,417.42
Town, City, and Borough Notes and Orders,	19,000.00		
School Dist. Notes and Orders,	1,750.00		
Railroad Bonds,	554,593.75		
Bank Stocks in Connecticut,	67,847.00		
Bank Stocks in other States,	5,000.00		
Banking House,	36,948.73		
Safe and Furniture,	7,000.00		
Tax Account,	2,673.11		
Returnable Tax and Ins. Acc.,	397.20		
Expense Account,	3,432.06		
Cash in Bank,	82,475.22		
Cash on hand,	10,059.40		
Total Assets,	$2,358,859.27	Total Liabilities,	$2,358,859.27

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
Fours of 1907, Registered,		$ 30,000.00	30,000.00	38,100.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Borough of Greenwich,		1,500.00	1,500.00	1,500.00
Town of Stamford,		17,500.00	17,500.00	17,500.00
SCHOOL DISTRICT NOTES AND ORDERS.				
Byram School District, Greenwich, Conn.,		250.00	250.00	250.00
Glenville " " "		1,500.00	1,500.00	1,500.00
TOWN, CITY, AND CORPORATION BONDS.				
Cincinnati City Public Wharf	7s, 1890,	1,000.00	1,000.00	1,000.00
" " Municipal,	7s, 1908,	11,000.00	13,530.00	14,300.00
" " "	6s, 1906,	29,000.00	33,350.00	34,220.00
St. Louis, " "	6s, 1894,	5,000.00	5,200.00	5,450.00
" " "	6s, 1906,	15,000.00	16,350.00	17,700.00
Borough of Stamford, Conn.,	4s, 1891,	20,000.00	20,000.00	20,000.00
" " "	4s, 1896,	20 000.00	20,400.00	20,500.00

STAMFORD SAVINGS BANK.— Continued.

INVESTMENTS.— Continued.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS. — CONTINUED.				
Borough of Stamford, Conn.,	4s, 1901,	$ 20,000.00	20,600.00	20,900.00
" " Norwalk, Conn.,	4s, 1896,	10,000.00	10,000.00	10,200.00
" " "	4s, 1897,	20,000.00	20,400.00	20,500.00
" " "	4s, 1907,	20,000.00	20,600.00	20,900.00
" " Birmingham, Conn.,	4s, 1908,	10,000.00	10,000.00	10,350.00
City of Columbus, Ohio,	6s, 1896,	10,000.00	10,300.00	10,450.00
" " "	6s, 1903,	2,000.00	2,100.00	2,160.00
" " "	6s, 1897,	10,000.00	10,500.00	10,900.00
" Bath, Me.,	4s, 1911,	8,000.00	8,000.00	8,080.00
RAILROAD BONDS.				
Columbus & Xenia,	7s, 1890,	5,000.00	5,000.00	5,200.00
Terre Haute & Indianapolis,	7s, 1893,	34,000.00	35,700.00	37,400.00
N. Y. Central & Hudson River, reg.,	7s, 1903,	10,000.00	12,500.00	13,000.00
" " coup.,	7s, 1903,	21,000.00	26,250.00	27,510.00
Illinois Central, Springfield Division,	6s, 1898,	42,000.00	45,780.00	47,460.00
N. Y., New Haven & Hartford, reg.,	4s, 1903,	30,000.00	30,000.00	33,000.00
Chicago & Northwestern: —				
Madison Extension,	7s, 1911,	26,000.00	33,020.00	35,100.00
Northwest Union Division,	7s, 1917,	55,000.00	69,300.00	77,550.00
Menominee "	7s, 1911,	12,000.00	15,000.00	16,200.00
Chicago & Tomah "	6s, 1905,	10,000.00	11,500.00	11,700.00
Chicago, Milwaukee & St. Paul: —				
C. P. & W. Division,	5s, 1921,	50,000.00	50,000.00	54,000.00
Mineral Point Division,	5s, 1921,	35,000.00	33,998.75	37,450.00
Southwest Division,	6s, 1909,	30,000.00	33,000.00	33,570.00
Dubuque Division,	6s, 1920,	35,000.00	39,200.00	39,375.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	20,000.00	20,550.00	21,600.00
Shamokin Valley & Pottsville,	7s, 1901,	15,000.00	17,850.00	19,050.00
Jefferson, Madison & Indianapolis,	7s, 1906,	8,000.00	8,640.00	8,960.00
Wisconsin Valley, prior 1st mtge.,	7s, 1909,	11,000.00	13,640.00	14,300.00
Delaware & Bound Brook,	7s, 1905,	10,000.00	12,700.00	13,300.00
Sunbury & Lewiston,	7s, 1896,	11,000.00	12,430.00	12,760.00
Fonda, Johnstown & Gloversville,	7s, 1900,	5,000.00	5,900.00	6,150.00
Sharon,	4½s, 1919,	10,000.00	10,425.00	10,425.00
Camden & Burlington,	6s, 1897,	11,000.00	12,210.00	12,365.00
BANK STOCKS.				
453 shares Stamford National,		13,590.00	19,177.50	21,744.00
15 " Hurlbut National, Winsted,		1,500.00	2,100.00	2,250.00
14 " Farmers & Mechanics Nat., Hartford,		1,400.00	1,540.00	1,540.00
100 " First National, Norwich,		10,000.00	10,000.00	10,000.00
20 " Pequonnock National, Bridgeport,		2,000.00	2,320.00	2,400.00
77 " National Pahquioque, Danbury,		7,700.00	9,933.00	9,933.00
30 " City National, South Norwalk,		3,000.00	3,210.00	3,300.00
50 " Danbury National, Danbury,		5,000.00	6,500.00	6,500.00
39 " Fairfield County National, Norwalk,		3,900.00	3,900.00	3,900.00
50 " Second National, New Haven,		5,000.00	6,950.00	7,000.00
13 " Birmingham National, Birmingham,		1,300.00	2,216.50	2,216.50
50 " The Western National, New York,		5,000.00	5,000.00	4,900.00

STAMFORD SAVINGS BANK.—Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,216;	total amount,	$596,577.16
2	Number of depositors having over $500 and less than $1,000, ...	636;	total amount,	436,232.21
3	Number of depositors having $1,000 and not over $2,000, ...	389;	total amount,	509,101.09
4	Number of depositors having over $2,000 and not over $10,000, ...	170;	total amount,	573,434.35
5	Number of depositors having over $10,000,	4;	total amount,	43,564.02
6	Total number of depositors, . . .	5,415;	total deposits,	$2,158,908.83

7 Largest amount due a single depositor, $10,894.
8 Number of accounts opened during the year, 777; number closed, 672.
9 Amount of income received during the year, $115,347.30.
10 Amount of dividends declared during the year, $79,686.08.
11 Amount deposited, including interest credited, the past year, $509,784.05.
12 Amount withdrawn during the year, $424,506.76.
13 Increase of deposits the past year, $85,277.29.
14 Amount carried to surplus or profit and loss during the year, $15,000.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, Oct., '88 and April, '89.
18 State tax during the past year, $5,106.22.
19 Total office expenses the past year, including salaries, $6,222.28.
20 Net amount of income during the year from real estate owned, $2,668.43.
21 What assets, if any, yielding no income during the year, $17,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $60,000.00.
24 Date of annual meeting for choice of officers, July.

Officers. — President, Geo. H. Hoyt; Vice-President, Chas. A. Hawley; Treasurer, Franklin Miller; Directors or Trustees, John B. Reed, Franklin Miller, Wm. H. Judd, Stephen E. Reed, Albert G. Weed, Amos M. Brush, Theo. Leeds, Wm. L. Morsell, Wm. W. Skiddy.

STATE SAVINGS BANK, HARTFORD.

JOHN W. STEDMAN, Treasurer. INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$926,631.50	Whole Am't of Deposits,	$2,916,415.32
Loans on Collateral Security,	34,389.00	Surplus Account,	78,126.08
Loans on Pers'l Security only,	5,100.00	Interest Account,	16,122.20
Town, City, and Corp. Bonds,	316,573.40		
Railroad Bonds,	776,853.24		
Bank Stocks in Connecticut,	352,299.25		
Bank Stocks in other States,	10,000.00		
Real Estate by Foreclosure,	522,207.94		
Banking House,	34,000.00		
Expense Account,	7,738.13		
Cash in Bank,	19,978.56		
Cash on hand,	4,892.58		
Totals Assets,	$3,010,663.60	Total Liabilities,	$3,010,663.60

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
City of Cincinnati, Ohio,	$7\frac{3}{10}$s, 1902,	$ 100,000.00	132,841.00	136,000.00
" " "	$7\frac{3}{10}$s, 1906,	105,000.00	141,712.40	145,950.00
" " Imp's, 5s, 1889, '90, '92, '93,		25,052.90	25,870.00	25,870.00
" Boston, Mass.,	6s, 1903,	2,000.00	2,710.00	2,710.00
" " "	5s, 1905,	1,000.00	1,260.00	1,260.00
" Cleveland, Ohio,	7s, 1895,	6,000.00	7,640.00	7,500.00
" " "	6s, 1895,	4,000.00	4,540.00	4,480.00
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul: —				
Mineral Point Division,	5s, 1910,	80,000.00	80,000.00	84,800.00
Chicago & Pacific, Western Div.,	5s, 1921,	50,000.00	50,000.00	54,000.00
Dubuque Division,	6s, 1929,	20,000.00	23,800.00	23,200.00
Southwestern Division,	6s, 1909,	20,000.00	23,700.00	22,800.00
Chicago & Northwestern: —				
Madison Extension,	7s, 1911,	65,000.00	85,360.00	89,700.00
Northwestern Union, Extension,	7s, 1917,	70,000.00	94,132.22	98,700.00
Menominee Extension,	7s, 1911,	35,000.00	46,350.00	48,300.00
Joliet and Northern Indiana,	7s, 1907,	60,000.00	78,120.81	79,800.00
N. Y. Central & Hudson River,	7s, 1903,	25,000.00	33,750.00	33,750.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	26,850.00	27,200.00
Morris & Essex,	7s, 1914,	20,000.00	28,600.00	29,400.00
Iowa Falls & Sioux City,	7s, 1917,	20,000.00	27,300.00	27,000.00
Oswego & Rome,	7s, 1915,	17,000.00	21,990.00	23,460.00

STATE SAVINGS BANK, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.					
Warren,	7s,	1900,	$ 11,000.00	13,078.49	13,530.00
Shamokin Valley & Pottsville,	7s,	1901,	20,000.00	25,568.64	25,600.00
Buffalo, New York & Erie,	7s,	1916,	12,000.00	16,972.78	17,270.00
Erie & Pittsburgh,	7s,	1890,	2,000.00	2,000.00	2,000.00
Lawrence,	7s,	1895,	19,000.00	22,479.64	22,040.00
Connecticut & Passumpsic River,	7s,	1893,	2,000.00	2,259.33	2,200.00
Saginaw and Western,	6s,	1913,	30,000.00	37,045.83	37,200.00
Chicago, Rock Island & Pacific,	6s,	1917,	8,000.00	10,652.17	10,560.00
Baltimore & Cumberland Valley,	6s,	1931,	20,000.00	26,843.33	26,600.00
BANK STOCKS.					
40 shares Ætna National, Hartford, Conn.,			4,000.00	4,000.00	4,400.00
398 " American " " .			19,900.00	27,495.00	26,764.00
40 " Charter Oak " " .			4,000.00	4,600.00	4,320.00
50 " Far. & Mech. " " .			5,000.00	5,500.00	5,400.00
253 " First " " .			25,300.00	26,565.00	27,530.00
60 " Hartford " " .			6,000.00	9,600.00	9,600.00
20 " Exchange " " .			1,000.00	1,216.25	1,240.00
600 " Mercantile " " .			60,000.00	60,000.00	60,000.00
80 " Phœnix " " .			8,000.00	11,000.00	10,000.00
140 " City, " .			14,000.00	13,928.00	14,000.00
20 " Conn. River Banking Co., " .			1,000.00	1,000.00	1,000.00
10 " State, " .			1,000.00	1,000.00	1,000.00
230 " Conn. Trust & Safe Dep. Co., " .			23,000.00	30,100.00	34,500.00
250 " Security Co., " .			25,000.00	31,250.00	35,000.00
65 " Central National, Middletown, Conn.,			4,875.00	7,400.00	7,150.00
10 " Citizens " Waterbury, "			1,000.00	1,450.00	1,450.00
70 " First " Meriden, "			7,000.00	8,330.00	8,330.00
100 " Home " Meriden, "			10,000.00	13,230.00	13,230.00
23 " New Brit'n " New Brit'n, "			2,300.00	3,285.00	3,226.00
50 " First " Litchfield, "			5,000.00	6,000.00	6,000.00
100 " First " Norwich, "			10,000.00	11,000.00	10,000.00
100 " Second, " " "			10,000.00	12,250.00	12,250.00
250 " Thames " " "			25,000.00	36,000.00	36,000.00
400 " Uncas " " "			20,000.00	22,500.00	22,500.00
300 " N. Haven Co. Nat'l, N. Haven, Conn.,			3,000.00	3,600.00	3,600.00
100 " Western National, New York, .			10,000.00	10,000.00	10,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	5,056; total amount,	$572,889.86
2	Number of depositors having over $500 and less than $1,000, ...	914; total amount,	625,391.47
3	Number of depositors having $1,000 and not over $2,000, ...	645; total amount,	858,596.76
4	Number of depositors having over $2,000 and not over $10,000, ...	281; total amount,	859,537.23
6	Total number of depositors, . . .	6,896; total deposits,	$2,916,415.32

STATE SAVINGS BANK, HARTFORD. — Continued.

MISCELLANEOUS ITEMS. — Continued.

7 Largest amount due a single depositor, $7,958.25.
8 Number of accounts opened during the year, 804; number closed, 506.
9 Amount of income received during the year, $157,595.72.
10 Amount of dividends declared during the year, $107,173.46.
11 Amount deposited, including interest credited, the past year, $773,942.58.
12 Amount withdrawn during the year, $576,232.37.
13 Increase of deposits the past year, $197,710.21.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, August and February.
18 State tax during the past year, $5,305.94.
19 Total office expenses the past year, including salaries, $7,738.13.
20 Net amount of income during the year from real estate owned, $15,587.92.
21 What assets, if any, yielding no income during the year, $49,552.68.
22 Are all loans upon real estate secured by first mortgage ? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $46,000.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers. — President, Gustavus F. Davis; Treasurer, John W. Stedman; Directors or Trustees, G. F. Davis, William Hamersley, D. W. C. Skilton, Samuel Taylor, Leverett Brainard, Charles E. Billings, Henry Kellogg, Miles W. Graves, James Nichols, Clarence B. Ingraham, Henry E. Taintor, George E. Hatch, John W. Stedman.

THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer. INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$288,575.87	Whole Amount of Deposits,	$655,036.19
Loans on Collateral Security,	26,896.00	Surplus Account,	42,547.23
Loans on Personal Sec'ty only,	4,708.90	Interest Account,	6,712.09
Town, City, and Borough Notes and Orders,	1,404.16	Cash Overdrawn (due Bank),	5,867.98
Railroad Bonds,	68,380.96		
Bank Stocks in Connecticut,	95,486.50		
Real Estate by Foreclosure,	219,798.14		
Tax Account,	2,900.56		
Insurance Account,	159.45		
Expense Account,	1,852.95		
Total Assets,	$710,163.49	Total Liabilities,	$710,163.49

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Borough of Stonington,		$ 1,404.16	1,404.16	1,404.16
RAILROAD BONDS.				
New York Central,	5s, 1893,	4,000.00	3,720.00	4,260.00
Joliet & Northern Indiana,	7s, 1907,	8,000.00	7,000.00	9,600.00
Mineral Range,	8s, 1888,	10,000.00	10,914.66	.....
Chicago, Milwaukee & St. Paul:—				
Mineral Point Division,	5s, 1919,	15,000.00	14,316.72	15,512.50
C. P. & Western "	5s, 1921,	12,000.00	11,729.58	12,900.00
Mineral Range "	5s, 1915,	20,000.00	20,000.00	.....
BANK STOCKS.				
32 shares City, Hartford, Conn.,		3,200.00	3,200.00	3,200.00
301 " First National, Stonington, Ct.,		30,100.00	35,164.00	40,635.00
161 " Uncas " Norwich, "		8,050.00	10,065.00	9,821.00
35 " Norwich " " "		3,500.00	560.00	175.00
39 " Merchants " " "		3,900.00	3,900.00	4,290.00
212 " First " " "		21,200.00	23,547.00	21,200.00
50 " Second " " "		5,000.00	5,980.00	6,000.00
39 " Thames " " "		3,900.00	5,868.00	5,616.00
120 " Pawcatuck " Pawcatuck, "		6,000.00	7,202.50	6,000.00

STONINGTON SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	922;	total amount,	$97,380.92
2	Number of depositors having over $500 and less than $1,000,	157;	total amount,	108,713.93
3	Number of depositors having $1,000 and not over $2,000,	106;	total amount,	141,381.78
4	Number of depositors having over $2,000 and not over $10,000,	70;	total amount,	248,855.28
5	Number of depositors having over $10,000,	4;	total amount,	58,704.28
6	Total number of depositors,	1,259;	total deposits,	$655,036.19

7 Largest amount due a single depositor, $18,390.76.
8 Number of accounts opened during the year, 105; number closed, 146.
9 Amount of income received during the year, $36,676.12.
10 Amount of dividends declared during the year, $26,899.08.
11 Amount deposited, including interest credited, the past year, $59,153.06.
12 Amount withdrawn during the year, $93,730.32.
13 Decrease of deposits the past year, $34,577.26.
14 Amount carried to surplus or profit and loss during the year, $2,609.66.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, June and Dec. 15th.
18 State tax during the past year, $1,233.29.
19 Total office expenses the past year, including salaries, $2,484.19.
20 Net amount of income during the year from real estate owned, $6,395.09.
21 What assets, if any, yielding no income during the year, $66,530.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $27,000.
24 Date of annual meeting for choice of officers, June 26, 1889.

Officers. — President, Oliver B. Grant; Treasurer, D. B. Spalding; Directors or Trustees, Oliver B. Grant, Richard A. Wheeler, Joseph E. Smith, William E. Brewster, William J. H. Pollard, Moses Pendleton, Lodowick N. Latham, Oliver D. Chesebro, Moses A. Pendleton, Daniel B. Spalding.

SUFFIELD SAVINGS BANK.

SAMUEL WHITE, Treasurer. INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$102,236.00	Whole Am't of Deposits,	$126,646.55
Loans on Collateral Security,	2,000.00	Surplus Account,	9,865.76
Loans on Personal Sec'ty only,	3,622.00	Interest Account,	286.14
Railroad Stocks,	1,500.00		
Bank Stocks in Connecticut,	24,200.00		
Expense Account,	88.42		
Cash on hand,	3,152.03		
Total Assets,	$136,798.45	Total Liabilities,	$136,798.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
30 shares Connecticut Western,	$ 3,000.00	1,500.00	1,200.00
BANK STOCKS.			
124 shares First National, Suffield,	12,400.00	12,400.00	16,740.00
34 " " " Hartford,	3,400.00	3,400.00	3,570.00
9 " Mercantile " "	900.00	900.00	720.00
48 " City, "	4,800.00	4,800.00	4,800.00
40 " Connecticut River, "	2,000.00	2,000.00	2,000.00
7 " Merchants National, Norwich,	700.00	700.00	700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	553; total amount,	$54,695.80
2	Number of depositors having over $500 and less than $1,000,	41; total amount,	27,610.38
3	Number of depositors having $1,000 and not over $2,000,	25; total amount,	32,647.49
4	Number of depositors having over $2,000 and not over $10,000,	4; total amount,	11,692.88
6	Total number of depositors,	623; total deposits,	$126,646.55

7 Largest amount due a single depositor, $4,944.07.
8 Number of accounts opened during the year, 84; number closed, 62.
9 Amount of income received during the year, $8,050.86.
10 Amount of dividends declared during the year, $4,415.79.
11 Amount deposited, including interest credited, the past year, $43,065.57.
12 Amount withdrawn during the year, $30,955.21.

SUFFIELD SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

13 Increase of deposits the past year, $12,110.36.
14 Amount carried to surplus or profit and loss during the year, $2,944.28.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, February 1st and August 1st.
18 State tax during the past year, $164.71.
19 Total office expenses the past year, including salaries, $599.08.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $1,500.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $15,000.
24 Date of annual meeting for choice of officers, first Wednesday of July.

Officers. — President, William H. Fuller; Treasurer, Samuel White; Directors or Trustees, William H. Fuller, Ralph P. Mather, Alfred Spencer, Martin J. Sheldon, Matthew T. Newton, Horace K. Ford, Horatio K. Nelson, Samuel McAuley, Clinton Phelps, William L. Loomis, Edward A. Fuller, Samuel White.

THOMASTON SAVINGS BANK.

GEORGE H. STOUGHTON, Treasurer. INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$202,845.00	Whole Am't of Deposits,	$327,852.68
Loans on Collateral Security,	50,850.00	Surplus Account,	12,000.00
Loans on Pers'l Sec'ty only,	16,582.00	Interest Account,	9,785.23
Town, City, and Corp. Bonds,	11,000.00		
Railroad Bonds,	12,000.00		
Bank Stocks in Connecticut,	51,700.00		
Expense Account,	714.61		
Cash in Bank,	899.64		
Cash on hand,	3,046.66		
Total Assets,	$349,637.91	Total Liabilities,	$349,637.91

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, 6s, 1890,	$ 5,000.00	5,000.00	5,100.00
City of Cincinnati, Ohio, 7s, 1904,	5,000.00	6,000.00	6,600.00
RAILROAD BONDS.			
Chic., Mil. & St. P., Dubuque Div., 6s, 1920,	6,000.00	6,000.00	6,870.00
Shamokin Valley & Pottsville, 7s, 1901,	5,000.00	6,000.00	6,300.00
BANK STOCKS.			
10 shares Middlesex Co. Nat., Middletown,	1,000.00	1,000.00	1,100.00
15 " Birmingham " Birmingham,	1,500.00	2,000.00	2,500.00
85 " Manufacturers " Waterbury,	8,500.00	9,000.00	11,050.00
105 " Waterbury " "	5,250.00	8,000.00	10,000.00
30 " Citizens " "	3,000.00	4,000.00	4,200.00
30 " Fourth " "	3,000.00	3,000.00	3,300.00
40 " National Pahquioque, Danbury,	4,000.00	5,000.00	5,200.00
14 " First National, West Meriden,	1,400.00	1,400.00	1,600.00
25 " Home " "	2,500.00	2,500.00	3,125.00
5 " Yale " New Haven,	500.00	500.00	500.00
23 " Second " "	2,300.00	3,000.00	3,105.00
10 " Merchants National, Norwich,	1,000.00	1,000.00	1,100.00
14 " National Exchange, Hartford,	700.00	700.00	800.00
11 " New Britain National, New Britain,	1,100.00	1,600.00	1,600.00
40 " Bristol " Bristol,	4,000.00	4,000.00	5,400.00
50 " Southington " Southington,	5,000.00	5,000.00	5,000.00

THOMASTON SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,279;	total amount,	$134,413.96
2	Number of depositors having over $500 and less than $1,000, . . .	137;	total amount,	94,891.89
3	Number of depositors having $1,000 and not over $2,000, ...	53;	total amount,	70,754.77
4	Number of depositors having over $2,000 and not over $10,000, . . .	11;	total amount,	27,792.06
6	Total number of depositors, . . .	1,480;	total deposits,	$327,852.68

7 Largest amount due a single depositor, $3,192.18.
8 Number of accounts opened during the year, 225; number closed, 177.
9 Amount of income received during the year, $19,944.52.
10 Amount of dividends declared during the year, $13,821.12.
11 Amount deposited, including interest credited, the past year, $89,547.76.
12 Amount withdrawn during the year, $80,074.71.
13 Increase of deposits the past year, $9,473.05.
14 Amount carried to surplus or profit and loss during the year, $975.
15 Amount of paper past due, $130.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. in January, and 2 per cent. in July.
18 State tax during the past year, $656.16.
19 Total office expenses the past year, including salaries, $1,556.50.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $15,000.
24 Date of annual meeting for choice of officers, last Wednesday in July.

Officers. — President, I. B. Woodward; Treasurer, George H. Stoughton; Directors or Trustees, I. B. Woodward, R. T. Andrews, John H. Wood, G. A. Stoughton, H. F. Bradford, Porter Darrow, Edwin P. Parker, Geo. H. Stoughton, Henry A. Welton.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer. INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$226,950.00	Whole Amount of Deposits,	$431,229.16
Loans on Collateral Security,	7,350.00	Surplus Account,	8,368.30
Loans on Pers'l Security only,	51,550.00	Interest Account,	11,625.47
United States Bonds,	20,000.00		
Town, City, and Corporation Bonds,	58,500.00		
Town, City, and Borough Notes and Orders,	62,200.00		
Bank Stocks in Connecticut,	13,200.00		
Cash on hand,	11,472.93		
Total Assets,	$451,222.93	Total Liabilities,	$451,222.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered,	20,000.00	20,000.00	25,300.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington orders,	28,000.00	28,000.00	28,000.00
Town of Thomaston orders,	5,000.00	5,000.00	5,000.00
Borough of Torrington orders,	29,200.00	29,200.00	29,200.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Saybrook, 5s, 1899,	10,000.00	10,000.00	10,000.00
Town of Thomaston, 4s, 1904,	15,000.00	15,000.00	15,600.00
City of Boston, Mass., 4s, 1890,	2,000.00	2,000.00	2,000.00
" " " 4s, 1899,	10,000.00	10,000.00	10,750.00
" Providence, R. I., 5s, 1900,	12,000.00	13,200.00	13,350.00
" " " 5s, 1906,	3,000.00	3,300.00	3,390.00
Borough of Norwalk, 4s, 1926,	5,000.00	5,000.00	5,250.00
BANK STOCKS.			
55 shares First National, Litchfield,	5,500.00	6,050.00	6,050.00
31 " Hurlbut " Winsted,	3,100.00	4,650.00	4,650.00
25 " Thomaston " Thomaston,	2,500.00	2,500.00	2,500.00

TORRINGTON SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,492;	total amount,	$146,185.68
2	Number of depositors having over $500 and less than $1,000, ...	142;	total amount,	96,661.98
3	Number of depositors having $1,000 and not over $2,000, ...	84;	total amount,	109,235.27
4	Number of depositors having over $2,000 and not over $10,000, . . .	24;	total amount,	79,146.23
6	Total number of depositors, . . .	1,742;	total deposits,	$431,229.16

7 Largest amount due a single depositor, $6,294.02.
8 Number of accounts opened during the year, 340; number closed, 235.
9 Amount of income received during the year, $21,885.77.
10 Amount of dividends declared during the year, $15,620.14.
11 Amount deposited, including interest credited, the past year, $142,752.43.
12 Amount withdrawn during the year, $117,445.07.
13 Increase of deposits the past year, $25,307.36.
14 Amount carried to surplus or profit and loss during the year, $1,041.74.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. January, and 2 per cent. July.
18 State tax during the past year, $866.53.
19 Total office expenses the past year, including salaries, $1,449.15.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage ? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $10,000.
24 Date of annual meeting for choice of officers, second Monday in July.

Officers. — President, Lyman W. Coe; Treasurer, Isaac W. Brooks; Directors or Trustees, Lyman W. Coe, Bradley R. Agard, Elisha Turner, Isaac W. Brooks, Charles F. Brooker, Edward C. Hotchkiss, James L. Carson.

UNION SAVINGS BANK, DANBURY.

L. P. Treadwell, Treasurer. Incorporated, 1866.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$686,510.00	Whole Am't of Deposits,	$1,088,916.57
Loans on Collateral Security,	57,810.00	Surplus Account,	28,500.00
Loans on Pers. Security only,	122,417.95	Interest Account,	47,367.77
Town, City, and Corp. Bonds,	13,780.00		
Town, City, and Borough Notes and Orders,	56,000.00		
School Dis. Notes and Orders,	25,033.00		
Railroad Bonds,	62,800.00		
Bank Stocks in Connecticut,	38,400.00		
Bank Stocks in other States,	10,640.00		
Real Estate by Foreclosure,	39,738.00		
Banking House,	23,000.00		
Insurance Account,	459.86		
Cash in Bank,	20,944.07		
Cash on hand,	7,251.46		
Total Assets,	$1,164,784.34	Total Liabilities,	$1,164,784.34

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Danbury,	$ 6,000.00	6,000.00	6,000.00
Borough of Bethel,	1,000.00	1,000.00	1,000.00
City of Danbury,	49,000.00	49,000.00	49,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District of Danbury,	15,000.00	15,000.00	15,000.00
South Center " "	7,295.00	7,295.00	7,295.00
Deer Hill " "	2,510.00	2,510.00	2,510.00
Mill Plain " "	100.00	100.00	100.00
Beaver Brook " "	128.00	128.00	128.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 6s, 1897,	13,000.00	13,780.00	13,780.00
RAILROAD BONDS.			
Chic. & Northwestern, Menominee Ex., 7s, 1911,	5,000.00	5,900.00	6,400.00
Chicago, Rock Island & Pacific, 6s, 1917,	5,000.00	5,900.00	6,400.00
Northwestern Union, 7s, 1917,	5,000.00	5,900.00	6,800.00
Chicago and Tomah, 6s, 1915,	5,000.00	5,400.00	6,000.00
Chic., Mil. & St. Paul, Dubuque Div., 6s, 1920,	10,000.00	11,800.00	12,700.00
Mineral Range, 5s, 1918,	10,000.00	10,000.00	10,000.00
Albany & Susquehana, 6s, 1906,	5,000.00	5,900.00	6,000.00
Saginaw & Western, 6s, 1913,	10,000.00	12,000.00	12,000.00

UNION SAVINGS BANK, DANBURY. — Continued.

INVESTMENTS. — Continued.

	DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
	BANK STOCKS.			
126	shares Danbury National, ...	$ 12,600.00	16,650.00	16,650.00
130	" National Pahquioque, Danbury, .	13,000.00	16,450.00	16,900.00
50	" City National, Norwalk, . . .	5,000.00	5,000.00	5,000.00
3	" National, " . . .	300.00	300.00	300.00
50	" Western National, N. Y., . .	5,000.00	5,000.00	5,000.00
47	" Ninth " " . .	4,700.00	5,640.00	5,640.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	3,666;	total amount,	$382,162.57
2	Number of depositors having over $500 and less than $1,000, . . .	332;	total amount,	225,961.00
3	Number of depositors having $1,000 and not over $2,000, ...	248;	total amount,	313,916.00
4	Number of depositors having over $2,000 and not over $10,000, . . .	58;	total amount,	166,877.00
6	Total number of depositors, . . .	4,304;	total deposits,	$1,088,916.57

7 Largest amount due a single depositor, $6,048.75.
8 Number of accounts opened during the year, 890; number closed, 994.
9 Amount of income received during the year, $53,877.59.
10 Amount of dividends declared during the year, $38,022.75.
11 Amount deposited, including interest credited, the past year, $545,478.15.
12 Amount withdrawn during the year, $469,609.06.
13 Increase of deposits the past year, $75,869.09.
14 Amount carried to surplus or profit and loss during the year, $6,210.24.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April 1st and Oct. 1st.
18 State tax during the past year, $2,216.48.
19 Total office expenses the past year, including salaries, $2,800.
20 Net amount of income during the year from real estate owned, $2,100.
21 What assets, if any, yielding no income during the year, $15,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $30,000.
24 Date of annual meeting for choice of officers, 2d Thursday in July.

Officers. — President, S. C. Holley; Treasurer, L. P. Treadwell; Directors or Trustees, F. H. Austin, Norman Hodge, Wm. J. Rider, John H. Fanton, David G. Penfield, Joseph T. Bates, C. A. Mallory, F. A. Hull.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer. INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$1,407,146.00	Whole Amt. of Deposits,	$2,659,746.67
Loans on Collateral Security,	414,245.90	Surplus Account,	100,000.00
Loans on Pers'l Sec'ty only,	174,590.00	Interest Account,	26,008.08
United States Bonds,	8,100.00	Over and Short,	250.46
Town, City, and Corp'n B'ds,	179,500.00		
Town, City, and Borough Notes and Orders,	12,000.00		
School Dis. Notes and Orders,	100,000.00		
Railroad Bonds,	275,500.00		
Bank Stocks in Connecticut,	104,650.00		
Real Estate by Foreclosure,	981.94		
Insurance Account,	89.78		
Cash in Bank,	109,201.59		
Total Assets,	$2,786,005.21	Total Liabilities,	$2,786,005.21

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
4½s of 1891, Coupon,		$ 6,000.00	6,000.00	6,360.00
4s of 1907, Coupon,		1,100.00	1,100.00	1,397.00
Currency Sixes,		1,000.00	1,000.00	1,220.00
TOWN ORDERS.				
Waterbury,		12,000.00	12,000.00	12,000.00
SCHOOL DISTRICT NOTES AND ORDERS.				
Center District, Waterbury, Conn.,	4s,	100,000.00	100,000.00	104,500.00
TOWN, CITY, AND CORPORATION BONDS.				
City Hall, Waterbury, Conn.,	7s, 1890 to 1901,	13,000.00	13,000.00	15,600.00
" Water, " "	7s, 1899,	25,000.00	25,000.00	31,250.00
Cincinnati, Ohio, Gold,	6s, 1906,	16,000.00	16,000.00	18,000.00
" " Currency,	6s, 1909,	4,000.00	4,000.00	4,800.00
Columbus, " Street Imp.,	6s, call,	28,500.00	28,500.00	29,725.00
New Haven, Conn.,	4s, 1897,	3,000.00	3,000.00	3,150.00
Willimantic, " Water,	4s, 1904,	10,000.00	10,000.00	10,400.00
Minneapolis, Minn.,	4s, 1919,	20,000.00	20,000.00	20,800.00
New Haven, Funding,	4s, 1907,	60,000.00	60,000.00	63,000.00

WATERBURY SAVINGS BANK. — Continued.

INVESTMENTS. — Continued.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chic. & Northwest'n, Menominee Ex.,	7s, 1911,	$ 50,000.00	50,000.00	65,000.00
New York, Providence & Boston,	4s, 1901,	50,000.00	50,000.00	50,000.00
" " "	7s, 1899,	4,000.00	4,000.00	4,800.00
Wisconsin Valley,	7s, 1909,	27,000.00	27,000.00	32,940.00
Elmira & Williamsport,	6s, 1910,	1,000.00	1,000.00	1,200.00
Massillon & Cleveland,	7s, 1890,	1,500.00	1,500.00	1,500.00
Chicago, Milwaukee & St. Paul: —				
Chicago & Pacific Western,	5s, 1921,	30,000.00	30,000.00	32,400.00
Southwestern,	6s, 1909,	25,000.00	25,000.00	29,250.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	25,000.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	20,000.00	20,000.00	21,800.00
Chicago & Tomah,	6s, 1905,	20,000.00	20,000.00	24,000.00
Illinois Central, Chicago & Springfield,	6s, 1898,	25,000.00	25,000.00	28,750.00
New York, New Haven & Hartford,	4s, 1903,	2,000.00	2,000.00	2,200.00
BANK STOCKS.				
529 shares Citizens Nat'l,	Waterbury, Conn.,	52,900.00	52,900.00	68,770.00
193 " Waterbury "	" "	9,850.00	9,850.00	18,715.00
50 " Fourth "	" "	5,000.00	5,000.00	5,500.00
40 " First "	Portland, "	4,000.00	4,000.00	4,400.00
80 " Pahquioque "	Danbury, "	8,000.00	8,000.00	10,000.00
100 " First "	Litchfield, "	10,000.00	10,000.00	12,500.00
100 " First "	Meriden, "	10,000.00	10,000.00	11,200.00
50 " Merchants "	New Haven, "	2,500.00	2,500.00	2,500.00
10 " Middletown "	Middletown, "	1,000.00	1,000.00	1,000.00
14 " Birmingh'm "	Birmingham, "	1,400.00	1,400.00	2,450.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	4,704; total amount,	$1,077,595.67
2	Number of depositors having over $500 and less than $1,000,	733; total amount,	445,600.00
3	Number of depositors having $1,000 and not over $2,000,	400; total amount,	529,400.00
4	Number of depositors having over $2,000 and not over $10,000,	162; total amount,	546,800.00
5	Number of depositors having over $10,000,	5; total amount,	60,351.00
6	Total number of depositors,	6,004; total deposits,	$2,659,746.67

7 Largest amount due a single depositor, $15,351.
8 Number of accounts opened during the year, 886; number closed, 712.
9 Amount of income received during the year, $141,747.24.
10 Amount of dividends declared during the year, $111,687.71.
11 Amount deposited, including interest credited, the past year, $591,355.43.
12 Amount withdrawn during the year, $483,823.83.
13 Increase of deposits the past year, $107,531.60.
14 Amount carried to surplus or profit and loss during the year, $1,313.42.

WATERBURY SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

15 Amount of paper past due, none.
16 Amount of paper charged off the past year, $16,000.
17 Rate of dividend the last year, 4½ per cent.; when paid, February 1st, 2½ per cent.; August 1st, 2 per cent.
18 State tax during the past year, $6,846.04.
19 Total office expenses the past year, including salaries, $6,500.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the past year, $48,500.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $72,000.
24 Date of annual meeting for choice of officers, second Wednesday in June.

OFFICERS.— President, Nathan Dikeman; Treasurer, Frederick J. Kingsbury; Directors or Trustees, N. Dikeman, E. L. Frisbie, A. S. Chase, J. W. Smith, F. L. Curtiss, J. M. Burrall, N. J. Welton, G. E. Terry, F. J. Kingsbury.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer. INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$60,620.00	Whole Amount of Deposits,	$88,528.03
Loans on Collateral Security,	400.00	Surplus Account,	8,934.70
Town Orders,	10,000.00	Interest Account,	1,059.60
Bank Stocks in Connecticut,	8,200.00		
Bank Stocks in other States,	9,200.00		
Tax Account,	46.77		
Expense Account,	92.59		
Cash in Bank,	7,691.06		
Cash on hand,	2,271.91		
Total Assets,	$98,522.33	Total Liabilities,	$98,522.33

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Town of Westport,	$ 10,000.00	10,000.00	10,000.00
BANK STOCKS.			
10 shares National Park, New York,	1,000.00	1,000.00	2,400.00
17 " Continental National, "	1,700.00	1,700.00	2,210.00
50 " Fourth " "	5,000.00	5,000.00	8,400.00
15 " American Ex. " "	1,500.00	1,500.00	2,400.00
63 " First " Westport,	6,300.00	6,300.00	6,300.00
19 " Windham " Willimantic,	1,900.00	1,900.00	1,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	421; total amount,	$41,696.95
2	Number of depositors having over $500 and less than $1,000,	22; total amount,	15,983.35
3	Number of depositors having $1,000 and not over $2,000,	9; total amount,	12,504.07
4	Number of depositors having over $2,000 and not over $10,000,	7; total amount,	18,343.66
6	Total number of depositors,	459; total deposits,	$88,528.03

7 Largest amount due a single depositor, $3,943.01.
8 Number of accounts opened during the year, 39; number closed, 55.
9 Amount of income received during the year, $4,704.53.
10 Amount of dividends declared during the year, $4,311.45.
11 Amount deposited, including interest credited, the past year, $8,965.99.

WESTPORT SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

12 Amount withdrawn during the year, $7,583.85.
13 Increase of deposits the past year, $1,382.14.
14 Amount carried to surplus or profit and loss during the year, none.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 5 per cent.; when paid, 2½ per cent. in January and 2½ per cent. in July.
18 State tax during the past year, $93.55.
19 Total office expenses the past year, including salaries, $430.11.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $8,850.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $10,000.
24 Date of annual meeting for choice of officers, July 8, 1889.

OFFICERS. — President, ———; Vice-Presidents, Geo. S. Adams, H. A. Ogden, E. S. Downes; Treasurer, B. L. Woodworth; Directors or Trustees, E. A. Williams, Wm. H. Marvin, O. J. Jones, Edward Wheeler.

THE WEST SIDE SAVINGS BANK, WATERBURY.

GORDON B. LAWRENCE, Treasurer. INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	$7,200.00	Whole Amount of Deposits,	$12,775.66
Loans on Personal Sec'ty only,	1,536.31	Interest Account, . .	230.31
Bank Stocks in Connecticut,	1,780.00	Profit and Loss, . . .	43.00
Expense Account, . .	92.85		
Cash in Bank, . . .	2,367.27		
Cash on hand, . . .	72.54		
Total Assets, . . .	$13,048.97	Total Liabilities, . .	$13,048.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
10 shares Fourth Nat., Waterbury, Conn., .	$ 1,000.00	1,130.00	1,130.00
5 " Citizens " " " .	500.00	650.00	650.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	217; total amount,	$6,330.24
2	Number of depositors having over $500 and less than $1,000, ...	4; total amount,	2,945.42
3	Number of depositors having $1,000 and not over $2,000, ...	3; total amount,	3,500.00
6	Total number of depositors, . . .	224; total deposits,	$12,775.66

7 Largest amount due a single depositor, $1,500.
8 Number of accounts opened during the year, 246; number closed, 22.
9 Amount of income received during the year, $273.31.
10 Amount of dividends declared during the year, none.
11 Amount deposited, including interest credited, the past year, $14,959.41.
12 Amount withdrawn during the year, $2,183.75.
13 Increase of deposits the past year, $12,775.66.
14 Amount carried to surplus or profit and loss during the year, $43.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, none.
18 State tax during the past year, none.
19 Total office expenses the past year, including salaries, $92.85.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $3,000.
24 Date of annual meeting for choice of officers, third Wednesday in January.

OFFICERS. — President, George H. Cowell; Treasurer, Gordon B. Lawrence; Directors or Trustees, George H. Cowell, J. Richard Smith, Martin Hellman, M. Guilfoile, Edward T. Turner, John Henderson, Jr., Charles B. Pancost, Robert C. Partree, Jr., Thomas Kelley, Herbert W. Lake, Godfre Dubuc, M.D., Gordon B. Lawrence.

WILLIMANTIC SAVINGS INSTITUTE.

N. D. WEBSTER, Treasurer. INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$257,760.00	Whole Amount of Deposits,	$563,496.73
Loans on Collateral Security,	59,895.00	Surplus Account,	17,848.30
Loans on Personal Secu'y only,	59,326.95	Interest Account,	14,477.64
Town, City, & Corp'n Bonds,	1,000.00	Rent Account,	1,370.27
Town, City, and Borough Notes and Orders,	50,000.00		
School Dist. Notes and Orders,	7,500.00		
Savings Bank Book,	178.36		
Bank Stocks in Connecticut,	37,200.00		
Bank Stocks in other States,	3,000.00		
Real Estate by Foreclosure,	43,225.00		
Banking House,	22,850.00		
Tax Account,	1,423.78		
Other Real Estate,	6,382.70		
Expense Account,	1,061.53		
Cash in Bank,	40,864.23		
Cash on hand,	5,525.39		
Total Assets,	$597,192.94	Total Liabilities,	$597,192.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Willimantic (note),	$ 50,000.00	50,000.00	50,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of Windham,	7,500.00	7,500.00	7,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Hartford City Water Bonds, 6s, 1890,	1,000.00	1,000.00	1,030.00
BANK STOCKS.			
60 shares Nat'l Bank of Com., New London,	6,000.00	6,000.00	7,380.00
20 " Ætna National, Hartford,	2,000.00	2,000.00	2,100.00
60 " First " Norwich,	6,000.00	6,000.00	5,100.00
100 " Second " "	10,000.00	10,000.00	12,000.00
90 " Uncas " "	4,500.00	4,500.00	4,700.00
12 " Merchants " "	1,200.00	1,200.00	1,200.00
75 " Windham " Willimantic,	7,500.00	7,500.00	7,875.00
30 " Bank of America, New York,	3,000.00	3,000.00	6,000.00

WILLIMANTIC SAVINGS INSTITUTE. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,844; total amount,	$219,363.10
2	Number of depositors having over $500 and less than $1,000,	221; total amount,	155,298.37
3	Number of depositors having $1,000 and not over $2,000,	93; total amount,	122,664.15
4	Number of depositors having over $2,000 and not over $10,000,	24; total amount,	66,171.11
6	Total number of depositors,	2,182; total deposits,	$563,496.73

7 Largest amount due a single depositor, $5,080.84.
8 Number of accounts opened during the year, 89; number closed, 671.
9 Amount of income received during the year, $32,819.88.
10 Amount of dividends declared during the year, $25,249.59.
11 Amount deposited, including interest credited, the past year, $58,867.23.
12 Amount withdrawn during the year, $213,081.93.
13 Decrease of deposits the past year, $154,214.70.
14 Amount carried to surplus or profit and loss during the year, $7,250.86.
15 Amount of paper past due, $7,675.
16 Amount of paper charged off the past year, $43,803.33.
17 Rate of dividend the last year, 4 per cent.; when paid, October 10th and April 10th.
18 State tax during the past year, $1,271.83.
19 Total office expenses the past year, including salaries, $2,706.35.
20 Net amount of income during the year from real estate owned, $2,859.96.
21 What assets, if any, yielding no income during the year, $7,675.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $35,000.
24 Date of annual meeting for choice of officers, third Monday in June.

Officers. — President, Silas F. Loomer; Treasurer, Noah D. Webster; Directors, Chas. E. Carpenter, John Hickey, M. Eugene Lincoln, Wm. H. Yeomans, Chas. Larrabee, Frank F. Webb.

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE.

C. C. YOUNG, Treasurer. INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$226,695.00	Whole Amount of Deposits,	$531,357.33
Loans on Collateral Security,	17,340.55	Surplus Account,	4,711.00
Loans on Pers'al Sec'ty only,	13,600.00	Interest Account,	12,140.60
United States Bonds,	100.00		
Town, City, and Corp. Bonds,	23,770.00		
Town, City, and Borough Notes and Orders,	25,900.00		
School Dist. Notes and Orders,	350.00		
Railroad Bonds,	76,710.00		
Bank Stocks in Connecticut,	45,500.00		
Bank Stocks in other States,	7,500.00		
Real Estate by Foreclosure,	64,396.33		
Banking House,	16,350.00		
Tax Account,	952.39		
Expense Account,	1,010.25		
Cash in Bank,	12,635.62		
Cash on hand,	15,398.79		
Total Assets,	$548,208.93	Total Liabilities,	$548,208.93

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Coupon,	$ 100.00	100.00	128.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly,	22,900.00	22,900.00	22,900.00
" Sterling,	1,000.00	1,000.00	1,000.00
Borough of Danielsonville,	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Killingly,	350.00	350.00	350.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, $7\frac{3}{10}$s, 1902,	20,000.00	23,770.00	26,600.00
RAILROAD BONDS.			
Illinois Central, 6s, 1898,	20,000.00	21,500.00	23,000.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	14,000.00	17,015.00	18,900.00
Menominee Extension, 7s, 1911,	10,000.00	12,125.00	13,500.00

WINDHAM COUNTY SAVINGS BANK.— Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Oswego & Rome, 7s, 1915, .	$ 3,000.00	3,645.00	3,975.00
Chicago, Milwaukee & St. Paul :— Mineral Point Division, 5s, 1910, .	10,000.00	9,475.00	10,500.00
Baltimore & Cumberland :— Valley Extension, 6s, 1931, .	10,000.00	12,950.00	13,100.00
BANK STOCKS.			
138 shares First National, Killingly, . .	13,800.00	13,800.00	13,800.00
55 " Windham County National, Brooklyn,	5,500.00	5,500.00	5,500.00
100 " Thames National, Norwich, . .	10,000.00	10,000.00	14,000.00
12 " Merchants " " . .	1,200.00	1,200.00	1,320.00
50 " First " " . .	5,000.00	5,000.00	4,000.00
100 " Second " " . .	10,000.00	10,000.00	12,000.00
75 " Ninth " " . .	7,500.00	7,500.00	11,250.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	1,679; total amount,	$196,257.94
2	Number of depositors having over $500 and less than $1,000, ...	193; total amount,	134,290.83
3	Number of depositors having $1,000 and not over $2,000, ...	102; total amount,	142,018.38
4	Number of depositors having over $2,000 and not over $10,000, ...	24; total amount,	58,790.18
6	Total number of depositors, ...	1,998; total deposits,	$531,357.33

7 Largest amount due a single depositor, $5,384.45.
8 Number of accounts opened during the year, 267; number closed, 298.
9 Amount of income received during the year, $26,580.27.
10 Amount of dividends declared during the year, $20,555.83.
11 Amount deposited, including interest credited, the past year, $108,444.15.
12 Amount withdrawn during the year, $107,285.45.
13 Increase of deposits the past year, $1,158.70.
14 Amount carried to surplus or profit and loss during the year, $1,332.07.
15 Amount of paper past due, $9,000.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $1,010.34.
19 Total office expenses the past year, including salaries, $1,773.02.
20 Net amount of income during the year from real estate owned, $1,380.59.
21 What assets, if any, yielding no income during the year, $20,500.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $20,250.
24 Date of annual meeting for choice of officers, July.

Officers. — President, Wm. H. Chollar; Vice-President, Anthony Ames; Treasurer, C. C. Young; Directors or Trustees, S. S. Waldo, R. R. James, E. H. Jacobs, S. W. Crofut, James Perkins, M. P. Dowe.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer. INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	$25,905.37	Whole Am't of Deposits, .	$106,348.79
Loans on Pers'al Sec'ty only,	1,800.00	Surplus Account, . .	125.00
Town, City, and Corp'n B'ds,	13,345.00	Interest Account, . .	593.83
Town, City, and Borough Notes and Orders, . .	16,500.00	Redemption Fund, . .	751.00
Railroad Bonds, . .	23,648.75		
Bank Stocks in Connecticut,	20,820.50		
Expense Account, . .	800.00		
Cash in Bank, . . .	4,076.64		
Cash on hand, . . .	922.36		
Total Assets, . .	$107,818.62	Total Liabilities, .	$107,818.62

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Windsor Locks, ... $	16,500.00	16,500.00	16,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati City, Gold, 6s, 1906, . . .	1,000 00	1,240.00	1,240.00
" " $7\frac{3}{10}$s, 1906, . . .	6,000.00	6,780.00	6,780.00
Columbus " 5s, . . .	5,000.00	5,325.00	5,325.00
RAILROAD BONDS.			
Chicago & St. Paul, C. & P. W. Div., 5s, 1921,	2,000.00	2,152.50	2,152.50
Chicago & Tomah, 6s, 1905,	1,000.00	1,215.00	1,215.00
N. W. Union, Gold, 7s, 1917,	9,500.00	13,261.00	13,261.25
C. M. & St. Paul, Dubuque Division, 6s, 1920,	6,000.00	7,020.00	7,020.00
BANK STOCKS.			
25 shares First National, Suffield, . . .	2,500.00	2,500.00	3,750.00
34 " " " Hartford, . .	3,400.00	3,400.00	3,740.00
135 " American" " . .	6,750.00	10,125.50	10,125.50
40 " City, " . .	4,000.00	4,000.00	4,000.00
7 " State, " . .	700.00	795.00	700.00

WINDSOR LOCKS SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	693;	total amount,	$28,626.55
2	Number of depositors having over $500 and less than $1,000, ...	43;	total amount,	18,744.21
3	Number of depositors having $1,000 and not over $2,000, ...	24;	total amount,	31,373.95
4	Number of depositors having over $2,000 and not over $10,000, ...	7;	total amount,	27,604.08
6	Total number of depositors, . . .	767;	total deposits,	$106,348.79

7 Largest amount due a single depositor, $5,167.
8 Number of accounts opened during the year, 166; number closed, 169.
9 Amount of income received during the year, $4,484.43.
10 Amount of dividends declared during the year, $3,915.10.
11 Amount deposited, including interest credited, the past year, $61,897.74.
12 Amount withdrawn during the year, $53,411.13.
13 Increase of deposits the past year, $8,486.61.
14 Amount carried to surplus or profit and loss during the year, $125.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.
17 Rate of dividend the last year, 4 per cent.; when paid, April and October.
18 State tax during the past year, $114.50.
19 Total office expenses the past year, including salaries, $524.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, none.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $5,233.
24 Date of annual meeting for choice of officers, second Thursday in July.

Officers. — President, J. H. Hayden; Treasurer, A. W. Converse; Directors or Trustees, J. H. Hayden, J. H. Adams, Wm. Mather, Jas. T. Coogan, C. E. Chaffee, S. McAuley, James Colton, S. R. Burnap, G. P. Clark, Allen Pease, J. R. Montgomery, E. B. Bailey, J. W. Johnson.

WINSTED SAVINGS BANK, WEST WINSTED.

GEORGE S. ROWE, Treasurer. INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$406,661.00	Whole Am't of Deposits,	$1,042,205.46
Loans on Collateral Sec'y,	37,950.00	Surplus Account,	60,000.00
Loans on Pers'l Sec'ty only,	149,765.99	Interest Account,	19,254.68
United States Bonds,	10,000.00		
Town, City, and Corp. Bonds,	188,000.00		
Town, City, and Borough Notes and Orders,	22,800.00		
School Dist. Notes and Orders,	8,060.00		
Railroad Bonds,	216,661.25		
Bank Stocks in Connecticut,	18,500.00		
Bank Stocks in other States,	37,725.00		
Real Estate by Foreclosure,	1,704.33		
Banking House,	6,000.00		
Premium Account,	70.00		
Expense Account,	647.60		
Western R. E. Loans,	600.00		
Cash in Bank,	9,811.81		
Cash on hand,	6,503.16		
Total Assets,	$1,121,460.14	Total Liabilities,	$1,121,460.14

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
Fours of 1907, Registered,		$ 10,000.00	10,000.00	12,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Winchester, Orders,		5,000.00	5,000.00	5,000.00
" Hartland, "		8,300.00	8,300.00	8,300.00
Borough of Winsted, "		9,500.00	9,500.00	9,500.00
SCHOOL DISTRICT NOTES AND ORDERS.				
No. End School Dist. of N. Hartford, Orders,		8,000.00	8,000.00	8,000.00
Ninth " Barkhamsted, "		60.00	60.00	60.00
TOWN, CITY, AND CORPORATION BONDS.				
Hartford,	4½s, 1890,	30,000.00	30,000.00	30,000.00
Norwalk,	4s, 1921,	15,000.00	15,000.00	15,000.00
Winchester, $5,000 each year,	5s,	10,000.00	10,000.00	10,000.00
"	5s, 1900,	60,000.00	60,000.00	60,000.00
"	4s, 1902,	54,000.00	54,000.00	54,000.00
Cook County, Ills.,	7s, 1890,	4,000.00	4,000.00	4,000.00
Borough of Winsted,	5s, 1891,	15,000.00	15,000.00	15,000.00

WINSTED SAVINGS BANK, WEST WINSTED.—Continued.

INVESTMENTS. — Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Burlington & Mo. River, Ld. Mtge, 7s, 1893,	$ 5,000.00	5,000.00	5,487.50
New York, New Haven & Hartford, 4s, 1903,	30,000.00	30,000.00	33,000.00
Chic., Mil. & St. Paul, Min. Point Div., 5s, 1910,	25,000.00	24,161.25	26,375.00
" " " So'western " 6s, 1909,	25,000.00	25,000.00	29,375.00
" " " LaCr's'e & Dav., 5s, 1919,	10,000.00	10,000.00	10,400.00
New York Central & Hudson, 7s, 1903,	10,000.00	10,000.00	13,300.00
Chic. & No'western, N. W. Union, 7s, 1917,	25,000.00	25,000.00	34,500.00
" " Menominee Ex., 7s, 1911,	13,000.00	13,000.00	17,290.00
" " Chic. & Tomah, 6s, 1905,	16,000.00	16,000.00	18,720.00
" " Maple River, 7s, 1897,	7,500.00	7,500.00	8,550.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	25,000.00	30,000.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	32,875.00
Buffalo, New York & Erie, 7s, 1916,	1,000.00	1,000.00	1,420.00
BANK STOCKS.			
145 shares Hurlbut National, Winsted,	14,500.00	14,500.00	21,750.00
40 " First " "	4,000.00	4,000.00	4,200.00
60 " National Bank of Commerce, N. Y.,	6,000.00	6,000.00	11,760.00
85 " American Exchange National, "	8,500.00	8,500.00	13,600.00
37 " National Bank of Republic, "	3,700.00	3,700.00	6,475.00
40 " Fourth National, "	4,000.00	4,000.00	6,772.00
53 " Importers & Traders National, "	5,300.00	5,300.00	28,620.00
25 " German-American, "	1,875.00	1,875.00	2,287.50
67 " Merchants National, "	3,350.00	3,350.00	5,192.50
50 " Hanover " "	5,000.00	5,000.00	15,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	2,983; total amount,	$318,751.55
2	Number of depositors having over $500 and less than $1,000, ...	388; total amount,	269,094.98
3	Number of depositors having $1,000 and not over $2,000, ...	252; total amount,	326,103.27
4	Number of depositors having over $2,000 and not over $10,000, ...	50; total amount,	128,255.66
6	Total number of depositors, ...	3,673; total deposits,	$1,042,205.46

7 Largest amount due a single depositor, $5,448.90.
8 Number of accounts opened during the year, 521; number closed, 415.
9 Amount of income received during the year, $55,768.43.
10 Amount of dividends declared during the year, $44,588.07.
11 Amount deposited, including interest credited, the past year, $242,315.60.
12 Amount withdrawn during the year, $208,828.83.
13 Increase of deposits the past year, $33,486.77.
14 Amount carried to surplus or profit and loss during the year, nothing.
15 Amount of paper past due, none.
16 Amount of paper charged off the past year, none.

WINSTED SAVINGS BANK, WEST WINSTED.—Continued.

MISCELLANEOUS ITEMS. — Continued.

17 Rate of dividend the last year, 4½ per cent.; when paid, January, 2½; July, 2 per cent.
18 State tax during the past year, $2,486.45.
19 Total office expenses the past year, including salaries, $2,686.62.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $14,466.11.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $20,500.
24 Date of annual meeting for choice of officers, third Wednesday in July.

Officers.— President, John Hinsdale; Treasurer, George S. Rowe; Directors or Trustees, John Hinsdale, Henry G. Colt, Henry Gay, Rufus E. Holmes, Edward E. Culver, Caleb J. Camp, George S. Rowe.

THE WOODBURY SAVINGS BANK.

H. S. TOMLINSON, Treasurer. INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	$95,550.20	Whole Amount of Deposits,	$113,672.22
Loans on Collateral Security,	2,595.00	Surplus Account,	6,071.62
Loans on Pers'l Security only,	7,347.70	Interest Account,	16,551.58
Bank Stocks in Connecticut,	12,325.00		
Real Estate by Foreclosure,	14,794.18		
Insurance Account,	103.13		
Expense Account,	401.82		
Cash in Bank,	1,979.50		
Cash on hand,	1,198.89		
Total Assets,	$136,295.42	Total Liabilities,	$136,295.42

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
112 shares Waterbury National,	$ 5,600.00	10,125.00	10,640.00
10 " Manufacturers National, Waterbury,	1,000.00	1,200.00	1,250.00
10 " Fourth " "	1,000.00	1,000.00	1,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having $500 or less,	751; total amount,	$65,233.42
2	Number of depositors having over $500 and less than $1,000,	38; total amount,	27,772.84
3	Number of depositors having $1,000 and not over $2,000,	14; total amount,	17,757.05
4	Number of depositors having over $2,000 and not over $10,000,	1; total amount,	2,908.91
6	Total number of depositors,	804; total deposits,	$113,672.22

7 Largest amount due a single depositor, $2,908.91.
8 Number of accounts opened during the year, 84; number closed, 103.
9 Amount of income received during the year, $7,745.38.
10 Amount of dividends declared during the year, $4,523.38.
11 Amount deposited, including interest credited, the past year, $31,679.50.
12 Amount withdrawn during the year, $38,465.49.
13 Decrease of deposits the past year, $6,785.99.
14 Amount carried to surplus or profit or loss during the year, none.
15 Amount of paper past due, $4,400.
16 Amount of paper charged off the past year, none.

THE WOODBURY SAVINGS BANK. — Continued.

MISCELLANEOUS ITEMS. — Continued.

17 Rate of dividend the last year, 4 per cent.; when paid, January 15th and July 15th.
18 State tax during the past year, $135.88.
19 Total office expenses the past year, including salaries, $396.34.
20 Net amount of income during the year from real estate owned, none.
21 What assets, if any, yielding no income during the year, $26,000.
22 Are all loans upon real estate secured by first mortgage? Yes.
23 Largest amount loaned to one individual company, society, or corporation, $7,000.
24 Date of annual meeting for choice of officers, Monday next after June 17th.

Officers. — President, George B. Lewis; Vice-Presidents, Edward Cowles, Horace D. Curtiss; Treasurer, H. S. Tomlinson; Directors or Trustees, Scoville Nettleton, M. F. Skelley, H. S. Tomlinson, L. J. Allen, D. S. Bull.

REPORTS OF STATE BANKS,

October 1, 1889.

CITY BANK OF HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$4,500.00
Discounted for other parties in this State,	612,348.48
Discounted for parties out of this State,	308,125.00
Overdrafts,	2,342.89
Due from Banks, Bankers, and Trust Companies,	56,470.44
Town, City, and Corporation Bonds,	1,000.00
Railroad Bonds and Stocks,	144,871.86
Loans on Mortgage Security,	9,440.00
Other Real Estate,	9,954.84
Current Expenses,	3,106.52
Specie and Currency,	36,273.72
Checks and Cash Items,	32,461.16
Total Assets,	$1,220,894.91

LIABILITIES.

Capital Stock,	$440,000.00
Other Undivided Profits,	91,959.90
Due to Banks, Bankers, and Trust Companies,	26,924.92
Dividends Unpaid,	126.10
Deposits,	661,883.99
Total Liabilities,	$1,220,894.91

Past due paper, $11,946.77.
Liability of any one Director, $4,500.
Liability of any one firm, corporation, or person other than a Director, $50,000.
Par value of Stock, $100; market value, $100.
Rate per cent. of last Dividend, and when paid, 3 per cent., July, 1889.

GUSTAVUS F. DAVIS, President. CHARLES B. WHITING, Vice-President.
CHARLES T. WELLES, Cashier.

DIRECTORS. — Gustavus F. Davis, Henry Pease, Charles A. Jewell, Russell M. Burdick, William B. Clark, William H. Gross, Charles B. Whiting, Maro S. Chapman, Theodore M. Lincoln, Edward D. Robbins, Augustus C. Hills.

CITY BANK OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$21,517.50
Discounted for other parties in this State,	461,172.32
Discounted for parties out of this State,	224,142.61
Due from Banks, Bankers, and Trust Companies,	306,836.21
United States Bonds,	1,000.00
Town, City, and Corporation Bonds,	40,700.00
Railroad Bonds,	23,000.00
Bank Stocks,	3,800.00
Banking House,	20,000.00
Other Real Estate,	100.00
Current Expenses,	3,289.75
Specie and Currency,	99,662.00
Checks and Cash Items,	14,960.49
Suspense Account,	13,490.00
Total Assets,	$1,233,670.88

LIABILITIES.

Capital Stock,	$500,000.00
Surplus Fund,	50,000.00
Other Undivided Profits,	28,626.37
Due to Banks, Bankers, and Trust Companies,	81,417.84
Dividends Unpaid,	1,200.00
Deposits,	572,426.67
Total Liabilities,	$1,233,670.88

Past due paper, $500.
Liability of any one Director, $21,317.50.
Liability of any one firm, corporation, or person other than a Director, $50,490.36.
Par value of stock, $100; market value, $117.
Rate per cent of last Dividend, and when paid, 3 per cent., July 1, 1889.

GEORGE W. CURTIS, President. SAMUEL LLOYD, Cashier.

DIRECTORS. — George W. Curtis, George J. Brush, Cornelius S. Morehouse, Charles B. Wooster, James D. Dewell, Willis E. Miller, Elliott H. Morse, George D. Watrous, Eli Whitney, Jr.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$11,500.00
Discounted for other parties in this State,	421,961.92
Discounted for parties out of this State,	90,794.17
Overdrafts,	2,005.24
Due from Banks, Bankers, and Trust Companies,	89,423.84
Connecticut River Company's stock,	18,000.00
Town, City, and Corporation Bonds,	21,050.00
Railroad Bonds and Stocks,	97,582.50
Stocks,	1,100.00
Loans on Mortgage Security,	18,250.00
Banking House,	20,000.00
Current Expenses,	488.17
Specie and Currency,	24,439.89
Checks and Cash Items,	5,981.80
Other Assets, viz.: Vaults and Safes,	3,850.00
Total Assets,	$826,427.53

LIABILITIES.

Capital Stock,	$250,000.00
Other Undivided Profits,	33,390.82
Due to Banks, Bankers, and Trust Companies,	55,482.55
Dividends unpaid,	248.00
Deposits,	487,306.16
Total Liabilities,	826,427.53

Past due paper, $13,611.78. (Upwards of $11,000, estates in process of settlement.)
Liability of any one Director, $20,000.00.
Liability of any one firm, corporation, or person other than a Director, $35,880.64.
Par value of Stock, $50.00; market value, $50.00.
Rate per cent. of last Dividend, and when paid, 2 per cent., July 1, 1889.

SAMUEL E. ELMORE, President. H. W. ERVING, Cashier.
H. J. MAERCKLEIN, Assistant Cashier.

DIRECTORS. — R. W. H. Jarvis, Samuel E. Elmore, H. R. Coffin, G. M. Welch, John C. Parsons, E. G. Goodrich, J. M. Allen, M. W. Graves, Leander Hall.

MECHANICS BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$11,800.00
Discounted for other parties in this State,	480,671.98
Discounted for parties out of this State,	134,265.00
Overdrafts,	1,274.41
Due from Banks, Bankers, and Trust Companies,	136,532.65
Banking House,	35,000.00
Other Real Estate,	20,000.00
Current Expenses,	2,400.00
Specie and Currency,	72,821.98
Checks and Cash Items,	3,644.77
Checks for clearing house,	23,070.84
Suspense Account,	11,000.00
Total Assets,	$932,481.63

LIABILITIES.

Capital Stock,	$300,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	14,981.75
Due to Banks, Bankers, and Trust Companies,	57,184.63
Dividends Unpaid,	715.10
Deposits,	534,600.15
Total Liabilities,	$932,481.63

Past due paper, $11,000.00.
Liability of any one Director, $6,500.00.
Liability of any one firm, corporation, or person other than a Director, $36,768.00.
Par value of Stock, $60.00; market value, $65.00.
Rate per cent. of last Dividend, and when paid, 2 per cent., July 1, 1889.

CHAS. S. LEETE, President. JOHN P. TUTTLE, Vice President.
CHAS. H. TROWBRIDGE, Cashier.

DIRECTORS. — Chas. S. Leete, John P. Tuttle, Ruel P. Cowles, Maier Zunder, Edwin F. Mersick, Joel A. Sperry, Oliver S. White, Franklin H. Hart, Thomas R. Trowbridge.

THE SAYBROOK BANK, ESSEX.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$2,313.00
Discounted for other parties in this State,	101,037.23
Discounted for parties out of this State,	49,406.84
Due from Banks, Bankers, and Trust Companies,	23,277.86
Banking House,	5,000.00
Other Real Estate,	2,675.00
Current Expenses,	621.97
Specie and Currency,	15,035.85
Checks and Cash Items,	353.00
Total Assets,	$199,720.75

LIABILITIES.

Capital Stock,	$50,000.00
Surplus Fund,	5,000.00
Other Undivided Profits,	35,555.07
Due to Banks, Bankers, and Trust Companies,	26,752.53
Dividends Unpaid,	15.00
Deposits,	82,398.15
Total Liabilities,	$199,720.75

Past due paper, $31,022.45.
Liability of any one Director, $1,000.
Liability of any one firm, corporation, or person other than a Director, $28,992.45.
Par value of Stock, $50; market value, $55.
Rate per cent. of last Dividend, and when paid, 3 per cent., July 1, 1889.

EDWIN AYER, President. JAMES PHELPS, Vice-President.
LOUIS P. PARKER, Cashier.

DIRECTORS. — Edwin Ayer, James Phelps, S. C. Ely, Jas. L. Raymond, John F. Bushnell, A. M. Wright, S. J. Tiley, D. W. Spencer, George I. Stevens, Judah H. Lord, C. E. Chapman, E. E. Dickinson.

STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$12,047.97
Discounted for other parties in this State,	473,183.23
Discounted for parties out of this State,	195,637.14
Overdrafts,	878.31
Due from Banks, Bankers, and Trust Companies,	128,055.83
State Bonds (South Carolina),	5,125.00
Town, City, and Corporation Bonds,	35,700.00
Railroad Bonds and Stocks,	75,210.75
Loans on Mortgage Security,	27,525.00
Banking House,	50,000.00
Other Real Estate,	2,803.80
Non-resident Tax,	22.80
Specie and Currency,	8,308.60
Checks and Cash Items,	4,201.99
Total Assets,	$1,018,700.42

LIABILITIES.

Capital Stock,	$400,000.00
Undivided Profits,	70,346.40
Due to Banks, Bankers, and Trust Companies,	84,118.70
Dividends Unpaid,	445.00
Deposits,	454,240.32
Circulation,	9,550.00
Total Liabilities,	$1,018,700.42

Past due paper, $10,669.34.
Liability of any one Director, $5,047.97.
Liability of any one firm, corporation, or person other than a Director, $54,422.84.
Par value of Stock, $100; market value, $92.
Rate per cent. of last Dividend, and when paid, 2½ per cent., July 1, 1889.

GEO. F. HILLS, President. GEO. H. BURT, Cashier.

DIRECTORS. — Geo. F. Hills, A. C. Hotchkiss, Nelson Hollister, E. G. Whittlesey, A. C. Hart, C. B. Ingraham, Erastus Gay, W. G. Abbot, C. H. Lawrence.

THE UNION BANK, NEW LONDON.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$6,000.00
Discounted for other parties in this State,	349,520.70
Discounted for parties out of this State,	94,056.42
Overdrafts,	1,611.82
Due from Banks, Bankers, and Trust Companies,	47,767.91
Railroad Bonds and Stocks,	108,408.98
Banking House,	10,000.00
Other Real Estate,	21,648.30
Non-resident Tax,	24.40
Current Expenses,	1,551.22
Specie and Currency,	40,500.00
Checks and Cash Items,	23,535.85
Suspense,	12,139.01
Total Assets,	$716,764.61

LIABILITIES.

Capital Stock,	$300,000.00
Surplus Fund,	20,000.00
Other Undivided Profits,	13,746.01
Due to Banks, Bankers, and Trust Companies,	65,874.24
Dividends Unpaid,	325.00
Deposits,	316,819.36
Total Liabilities,	$716,764.61

Past due paper, none.
Liability of any one Director, $3,800.
Liability of any one firm, corporation, or person other than a Director, $45,000.
Par value of stock, $100; market value, $90.
Rate per cent. of last Dividend, and when paid, 3 per cent., July, 1889.

W. H. Chapman, President. Robert Coit, Vice-President.
J. Laurence Chew, Cashier.

Directors. — W. H. Chapman, J. Laurence Chew, Robert Coit, E. Clarke Smith, Peleg Williams, Arnold Rudd, Horace Coit, J. W. Eggleston, James Griswold, Nathan Belcher, Israel Matson, John W. Luce, George F. Tinker.

UNITED STATES BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$9,500.00
Discounted for other parties in this State,	268,731.76
Discounted for parties out of this State,	27,188.73
Overdrafts,	288.77
Due from Banks, Bankers, and Trust Companies,	267,863.62
Town, City, and Corporation Bonds,	287,920.65
Stocks (Ins. and Mfg.),	9,840.00
Loans on Mortgage Security,	53,840.00
Specie and Currency,	20,203.62
Checks and Cash Items,	43,914.03
Demand Loans,	259,641.89
Interest accrued and not due,	6,160.74
Total Assets,	$1,255,093.81

LIABILITIES.

Capital Stock,	$100,000.00
Surplus Fund,	160,000.00
Other Undivided Profits,	16,215.64
Due to Banks, Bankers, and Trust Companies,	25,273.30
Deposits,	953,604.87
Total Liabilities,	$1,255,093.81

Past due paper, $1,075.11.
Liability of any one Director, $23,500 (on collateral).
Liability of any one firm, corporation, or person other than a Director, $20,000.
Par value of stock, $100; market value, $250.
Rate per cent. of last Dividend, and when paid, 6 per cent., July 1, 1889.

THOMAS O. ENDERS, President. HENRY L. BUNCE, Cashier.

DIRECTORS. — Morgan G. Bulkeley, John R. Hills, Samuel G. Dunham, Wm. H. Bulkeley, Chas. J. Cole, Leverett Brainard, John W. Welch, Atwood Collins, Thomas O. Enders.

REPORTS OF TRUST COMPANIES,

October 1, 1889.

CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$21,970.97
Discounted for other parties in this State,	640,022.86
Discounted for parties out of this State,	133,512.71
Overdrafts,	1,325.60
Due from Banks, Bankers, and Trust Companies,	285,288.35
Railroad Bonds and Stocks,	627,775.00
Stocks,	5,910.00
Loans on Mortgage Security,	24,456.00
Current Expenses,	4,874.58
Specie and Currency,	27,665.97
Checks and Cash Items,	7,520.41
Total Assets,	$1,780,322.45

LIABILITIES.

Capital Stock,	$300,000.00
Surplus Fund,	100,000.00
Other Undivided Profits,	21,532.95
Due to Banks, Bankers and Trust Companies,	216,167.05
Deposits,	1,142,622.45
Total Liabilities,	$1,780,322.45

Past due paper, none.
Liability of any one Director, $15,187.63 (collateral security).
Liability of any one firm, corporation, or person other than a Director, $50,000 (collateral security).
Par value of Stock, $100; market value, $145.
Rate per cent. of last Dividend, and when paid, 3½ per cent., July 1, 1889.

M. H. WHAPLES, President. JACOB L. GREENE, Vice-President.
J. P. WHEELER, Treasurer.

TRUSTEES. — Henry C. Robinson, Henry Keeney, Geo. L. Chase, Chas. H. Smith, John B. Corning, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, M. H. Whaples.

THE FIDELITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$300.00
Discounted (on collateral) for other parties in this State, Discounted (on collateral) for parties out of this State,	93,181.14
Overdrafts,	20.66
Due from Banks, Bankers, and Trust Companies,	21,453.29
Specie and Currency,	162.62
Expense Account,	734.06
Mortgage Loans,	34,050.00
Total Assets,	$149,901.77

LIABILITIES.

Capital Stock (paid in),	$10,000.00
Due to Banks, Bankers, and Trust Companies,	333.41
Deposits,	110,208.36
Profit and Loss,	29,360.00
Total Liabilities,	$149,901.77

Past due paper, none without good collateral.
Liability of any one Director, $300.
Liability of any one firm, corporation or person other than a Director, $3,200 (on collateral).
Par value of Stock, $100 (20 per cent. paid in); market value, no sale.
Rate per cent. of last Dividend, and when paid, none.

EDMUND A. STEDMAN, President and Treasurer.
JOHN M. HOLCOMBE, Vice-President.

TRUSTEES. — Chauncey Howard, Drayton Hillyer, William C. Skinner, Charles E. Gross, John M. Holcombe, Edmund A. Stedman.

THE GREENWICH TRUST, LOAN, AND DEPOSIT CO.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$3,500.00
Discounted for other parties in this State,	60,530 52
Due from Banks, Bankers, and Trust Companies,	42,652.88
Town, City, and Corporation Bonds,	15,000.00
Railroad Bonds and Stocks,	32,772.50
Loans on Mortgage Security,	31,456.82
Banking House (in course of construction),	9,505.20
Current Expenses,	568.55
Specie and Currency,	14,156.32
Checks and Cash Items,	7,261.78
Premium Account,	1,960.83
Borough of Greenwich, Note,	1,600.00
Town of Greenwich, Note,	9,000.00
Total Assets,	$229,965.40

LIABILITIES.

Capital Stock,	$50,000.00
Undivided Profits,	9,134.27
Due to Banks, Bankers, and Trust Companies,	1,239.20
Deposits,	162,578.54
Trust Funds,	6,082.74
Interest paid in advance by borrowers,	930.65
Total Liabilities,	$229,965.40

Past due paper, none.
Liability of any one Director, $3,500.
Liability of any one firm, corporation, or person other than a Director, $6,075.
Par value of Stock, $50; market value, $56.
Rate per cent. of last Dividend, and when paid.

HANFORD LOCKWOOD, President. ALFRED A. RUNDLE, Treasurer.

TRUSTEES. — Hanford Lockwood, R. Jay Walsh, John Lyon, Edwin L. Scofield, Seaman Mead, Webster Haight, Chas. E. Wilson, John F. Close, S. Elbert Mills.

HARTFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$74,718.08
Discounted for other parties in this State,	563,182.20
Discounted for parties out of this State,	292,450.17
Overdrafts,	406.25
Due from Banks, Bankers, and Trust Companies,	57,699.37
Town, City, and Corporation Bonds,	10,500.00
Loans on Mortgage Security,	1,200 00
Banking House, (Trust Company's Block),	250,000.00
Other Real Estate,	15,633.47
Current Expenses,	3,723.18
Specie and Currency,	21,482.06
Checks and Cash Items,	5,953.84
Total Assets,	$1,296,948.62

LIABILITIES.

Capital Stock,	$300,000.00
Surplus Fund,	83,712.19
Dividends Unpaid,	399.00
Deposits,	912,837.43
Total Liabilities,	$1,296,948.62

Past due paper, none.
Liability of any one Director, $18,500.
Liability of any one firm, corporation, or person other than a Director, $40,000.
Par value of Stock, $100; market value, $125.
Rate per cent. of last Dividend, and when paid, 3½ per cent., May 1, 1889.

R. W. Cutler, President. Chas. M. Joslyn, Vice-President.
Frank C. Sumner, Treasurer.

Trustees. — Henry Kellogg, Charles M. Pond, J. C. Webster, Rodney Dennis, Joseph Bishop, Charles M. Joslyn, Theodore Lyman, Alvan P. Hyde, Zalmon A. Storrs, Royal D. Hawley, R. W. Cutler, Pliny Jewell, George Maxwell, F. W. Plimpton, Henry Roberts.

MERCHANTS LOAN AND TRUST COMPANY, WILLIMANTIC.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$2,300.00
Discounted for other parties in this State,	2,030.00
Bank and Trust Company Stocks,	68,600.00
Tax,	808.29
Current Expenses,	11.00
Interest,	1,539.00
Total Assets,	$75,288.29

LIABILITIES.

Capital Stock,	$51,600.00
Surplus Fund,	1,500.00
Other Undivided Profits,	1,721.50
Due to Banks, Bankers, and Trust Companies,	9,141.79
Deposits,	11,325.00
Total Liabilities,	$75,288.29

Past due paper, none.
Liability of any one Director, $2,300.
Liability of any one firm, corporation, or person other than a Director, $2,030.
Par value of Stock, $100; market value, $100.
Rate per cent. of last Dividend, and when paid, 3 per cent., July 20, 1889.

WILLIAM C. JILLSON, President. O. H. K. RISLEY, Sec. and Treas.

DIRECTORS. — Wm. C. Jillson, Ansel Arnold, O. H. K. Risley, A. T. Fowler, S. G. Risley, E. S. Henry, J. N. Stickney.

SECURITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Loaned to Directors, (all on collateral security),	$17,400.00
Loaned to other parties in this State, " " "	62,960.89
Loaned to parties out of this State, " " "	52,500.00
Due from Banks, Bankers, and Trust Companies (on deposit),	124,056.08
Town, City, and Corporation Bonds,	113,720.00
Railroad Bonds and Stocks,	44,007.25
Loans on Mortgage Security,	319,975.78
Specie and Currency,	9,115.25
Checks and Cash Items,	2,384.28
Other Assets, viz.: Accrued Interest,	15,499.93
Total Assets,	$761,619.46

LIABILITIES.

Capital Stock,	$200,000.00
Surplus Fund,	50,000.00
Other Undivided Profits,	53,502.84
Due to Banks, Bankers, and Trust Companies,	4,081.35
Deposits,	442,657.72
Other Liabilities, viz.: Treasurer's Checks,	11,377.55
Total Liabilities,	$761,619.46

Past due paper, none.
Liability of any one Director, $7,500.
Liability of any one firm, corporation, or person other than a Director, $15,000.
Par value of Stock, $100; market value, $140.
Rate per cent. of last Dividend, and when paid, 4 per cent., July 1, 1889.

ROBERT E. DAY, President. WILLIAM L. MATSON, V.-Pres. and Treas.
HENRY E. HASTINGS, Ass't Treas.
LEWIS A. TRACY, Secretary.

TRUSTEES. — John C. Abbot, Jeremiah M. Allen, Leverett Brainard, Newton Case, William R. Cone, Robert E. Day, Samuel G. Dunham, Thomas O. Enders, Frederick R. Foster, Carlos C. Kimball, William L. Matson, John C. Parsons, Gurdon W. Russell, George G. Sill.

THOMPSONVILLE TRUST COMPANY.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$3,878.95
Discounted for other parties in this State,	82,439.11
Discounted for parties out of this State,	400.00
Due from Banks, Bankers, and Trust Companies,	8,652.89
Town, City, and Corporation Bonds,	8,000.00
Railroad Bonds and Stocks,	9,360.00
Loans on Mortgage Security,	4,400.00
Banking House,	5,000.00
Specie and Currency,	9,225.41
Insurance Companies' Stocks,	15,475.00
Total Assets,	$146,831.36

LIABILITIES.

Capital Stock,	$25,000.00
Surplus Fund,	5,672.20
Due to Banks, Bankers, and Trust Companies,	4,538.05
Dividends Unpaid,	1,716.02
Deposits,	109,905.09
Total Liabilities,	$146,831.36

Past due paper, $1,397.
Liability of any one Director, $1,814.77.
Liability of any one firm, corporation, or person other than a Director, $4,096.93.
Par value of Stock, $25; market value, $31.
Rate per cent. of last Dividend, and when paid, 3½ per cent., April 1, 1889.

R. B. Morrison, President. L. A. Upson, Vice-President.
Willis Gowdy, Secretary, Treasurer, and Cashier.

Directors. — R B. Morrison, J. L. Houston, Geo. A. Douglass, Geo. H. Barber, J. N. Allen, L. H. Pease, L. A. Upson, A. H. Mathewson, Willis Gowdy.

THE UNION TRUST COMPANY OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1889.

ASSETS.

Discounted for Directors,	$22,000.00
Discounted for other parties in this State,	207,383.81
Discounted for parties out of this State,	5,000.00
Due from Banks, Bankers, and Trust Companies,	115,565.44
Town, City, and Corporation Bonds,	6,192.50
Railroad Bonds,	26,010.03
Banking House, } Other Real Estate, }	28,000.00
Specie and Currency,	10,031.42
Checks and Cash Items,	8,420.59
Total Assets,	$428,603.79

LIABILITIES.

Capital Stock,	$100,000.00
Surplus Fund,	20,000.00
Due to Banks, Bankers, and Trust Companies,	2,952.49
Deposits,	305,651.30
Total Liabilities,	$428,603.79

Past due paper, none.
Liability of any one Director, $15,000.
Liability of any one firm, corporation, or person other than a Director, $14,000.
Par value of Stock, $100; market value,
Rate per cent. of last Dividend, and when paid, 3 per cent., July 2, 1889.

HENRY L. HOTCHKISS, President. WM. T. BARTLETT, Sec'y and Treas.

TRUSTEES. — Henry L. Hotchkiss, Louis H. Bristol, William T. Bartlett, Eugene S. Bristol.

CONDENSED STATEMENT.

ABSTRACT OF REPORTS OF SAVINGS BANKS, FROM 1853 TO 1889 INCLUSIVE.

Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and in Stocks.	Real Estate, including Banking Houses.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1853	23	50,850	$8,764,645	$994	$4,656,849	$2,502,226	.....	$1,481,732	$29,248	$317,763	$8,987,819	$222,179
1854	26	54,589	9,655,746	4,340	5,379,869	2,439,047	.....	1,880,776	28,866	124,764	9,853,322	193,236
1855	27	57,708	10,844,933	4,780	6,014,226	2,429,212	.....	2,440,062	28,827	137,530	11,049,857	199,144
1856	29	61,186	12,162,136	6,809	6,871,305	2,932,728	.....	2,445,126	45,181	371,172	12,533,308	364,363
1857	29	62,039	12,562,494	3,448	7,408,773	2,541,790	.....	2,107,715	22,000	797,714	12,878,053	312,011
1858	35	66,709	14,052,181	8,458	8,788,566	2,217,977	.....	2,228,984	22,000	1,218,550	14,467,270	407,361
1859	37	75,792	16,565,283	10,080	10,409,542	2,770,519	.....	2,290,404	28,900	1,443,950	16,828,386	253,023
1860	44	84,614	19,337,670	13,057	12,462,710	3,740,293	.....	2,274,463	49,137	1,328,426	19,852,897	462,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,427	.....	2,343,699	188,914	2,117,293	20,539,758	546,543
1862	49	103,727	23,146,936	19,048	13,580,291	2,478,550	$2,507,919	2,386,462	178,970	2,220,483	23,648,492	482,508
1863	48	116,681	26,954,802	45,431	12,850,258	3,250,683	6,481,550	2,466,729	204,892	2,311,618	27,565,731	565,498
1864	49	121,682	29,142,288	61,554	12,831,399	3,141,593	7,109,648	2,734,865	220,901	5,048,739	31,087,145	1,883,603
1865	50	107,572	27,319,013	80,191	11,491,197	2,752,242	8,194,220	2,826,492	194,289	3,433,061	28,891,454	1,492,250
1866	53	126,823	31,180,390	78,330	13,268,487	3,240,046	9,180,943	3,302,732	210,492	3,958,165	33,150,865	1,892,134
1867	54	138,846	36,283,660	88,280	16,787,715	4,119,581	10,191,713	3,590,895	234,841	3,719,142	38,643,891	2,272,150
1868	55	149,919	41,803,681	43,775	21,031,619	4,570,204	10,585,029	3,678,073	307,578	3,376,963	44,549,466	2,702,008
1869	58	165,692	47,904,834	120,462	26,081,162	5,601,305	9,138,484	3,968,855	385,111	6,027,148	51,202,065	3,177,768
1870	64	177,887	55,297,705	69,585	32,144,662	7,332,226	7,133,436	9,877,706	412,139	1,699,608	58,619,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,265,514	8,476,413	5,336,154	10,601,242	429,154	1,838,989	65,307,469	2,507,949
1872	78	201,742	68,523,397	161,046	43,174,015	9,495,818	4,771,970	11,651,691	423,342	1,754,557	71,271,395	2,586,950
1873	79	204,741	70,769,407	151,407	47,226,893	8,596,818	4,039,564	11,695,325	519,840	1,599,140	73,677,582	2,756,767
1874	86	206,274	73,783,802	99,028	51,552,293	7,042,492	4,141,645	11,196,366	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,847	55,363,219	5,060,709	4,974,423	10,554,859	574,743	3,009,702	79,537,656	2,392,499
1876	86	203,514	78,524,172	233,434	55,403,988	4,715,266	6,067,656	12,180,119	767,218	2,202,380	81,336,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,337,212	4,514,246	7,192,260	11,762,279	2,208,474	2,322,464	80,273,938	2,649,701
1878	86	199,795	72,515,468	657,017	48,142,697	3,601,176	6,780,564	11,532,292	3,707,133	2,260,700	76,024,606	2,852,120
1879	86	202,385	72,842,443	536,185	45,108,803	3,388,065	8,163,695	11,691,003	4,959,119	2,931,131	76,241,816	2,863,188
1880	85	213,913	76,518,570	170,522	42,791,160	4,300,209	7,245,223	16,681,918	5,397,281	3,527,867	79,943,659	3,254,566
1881	85	225,366	80,522,300	285,448	39,808,956	7,089,301	6,723,479	20,913,758	5,675,822	4,031,815	84,243,131	3,435,382
1882	84	237,993	84,942,410	79,374	38,381,167	10,714,964	5,649,570	25,100,273	5,366,521	3,521,179	88,915,870	3,894,085
1883	84	246,652	88,098,384	241,870	38,517,003	11,612,129	3,774,929	29,801,357	5,124,889	3,848,756	92,679,063	4,338,809
1884	84	252,245	90,614,623	684,497	39,202,431	10,443,448	3,986,556	33,476,645	4,967,264	3,546,717	95,625,157	4,326,037
1885	84	256,097	92,481,425	633,620	39,728,616	9,963,152	3,249,380	35,857,549	4,879,616	4,039,606	97,717,921	4,602,876
1886	85	266,888	97,424,820	421,376	40,538,284	9,971,400	3,116,542	40,408,660	4,738,928	3,918,009	102,691,828	4,845,627
1887	85	278,415	102,189,935	38,644	41,712,905	11,379,789	2,879,706	44,018,410	4,666,113	3,299,989	107,896,912	5,668,333
1888	85	287,776	105,850,079	59,158	43,335,590	10,823,364	1,960,030	47,670,446	4,442,076	3,585,471	111,816,977	5,907,740
1889	86	295,296	110,370,962	76,442	44,987,096	10,975,620	1,554,170	51,434,095	4,229,381	3,463,513	116,643,875	6,191,471

TRUST COMPANIES DOING A BANKING BUSINESS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1889.

Name of Company.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	United States Bonds	Other Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate and Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Individual Deposits.	Due to Banks and Bankers.	Total Liabilities.
Conn. Trust and Safe Deposit Co., Hartford,	$819,962.54	$1,325.60	.....	$633,685.00	$285,288.35	.....	$4,874.58	$27,665.97	$7,520.41	$1,780,322.45	$300,000.00	$100,000.00	$21,532.95	.....	$1,142,622.45	$216,167.05	$1,780,322.45
Fidelity Company, Hartford,	93,481.14	20.66	.....	34,050.00	21,453.29	.....	734.06	162.62	.....	149,901.77	10,000.00	.....	29,360.00	.....	110,208.36	333.41	149,901.77
Greenwich Trust, Loan, and Deposit Co.,	106,087.34	.....	.....	47,772.50	42,652.88	$9,505.20	568.55	14,156.32	9,223.61	229,965.40	50,000.00	.....	9,134.27	.....	169,591.93	1,239.20	229,965.40
Hartford Trust Company,	931,550.45	406.25	.....	10,500.00	57,699.37	265,633.47	3,723.18	21,482.06	5,953.84	1,296,948.62	300,000.00	83,712.19	.....	$399.00	912,837.43	.....	1,296,948.62
Merchants Loan and Trust Co., Willimantic,	4,330.00	.....	.....	68,600.00	.....	.....	11.00	.....	2,347.29	75,288.29	51,600.00	1,500.00	1,721.50	.....	11,325.00	9,141.79	75,288.29
Security Company, Hartford,	452,836.67	.....	.....	157,727.25	124,056.08	.....	.....	9,115.25	17,884.21	761,619.46	200,000.00	50,000.00	53,502.84	.....	454,035.27	4,081.35	761,619.46
Thompsonville Trust Company,	91,118.06	.....	.....	32,835.00	8,652.89	5,000.00	.....	9,225.41	.....	146,831.36	25,000.00	5,672.20	.....	1,716.02	109,905.09	4,538.05	146,831.36
The Union Trust Company, New Haven,	234,383.81	.....	.....	32,202.53	115,565.44	28,000.00	.....	10,031.42	8,420.59	428,603.79	100,000.00	20,000.00	.....	.....	305,651.30	2,952.49	428,603.79
Totals,	$2,733,750.01	1,752.51	.....	1,017,372.28	655,368.30	308,138.67	9,911.37	91,839.05	51,348.95	4,869,481.14	1,036,600.00	260,884.34	115,251.56	2,115.02	3,216,176.83	238,453.34	4,869,481.14

STATE BANKS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1889.

Name of Bank.	ASSETS.								LIABILITIES.							
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, and Furniniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	State Bank Notes.	Dividends Unpaid.	Individual Deposits.	Due to Banks and Bankers.	Total Liabilities.
City Bank, Hartford,	$934,413.48	$2,342.89	$145,871.86	$56,470.44	$9,954.84	$3,106.52	$36,273.72	$32,461.16	$1,220,894.91	$440,000.00	.....	$91,959.90	.....	$126.10	$661,883.99	$26,924.92	$1,220,894.91
City Bank, New Haven,	720,322.43	.....	68,500.00	306,836.21	20,100.00	3,289.75	99,662.00	14,960.49	1,233,670.88	500,000.00	$50,000.00	28,626.37	.....	1,200.00	572,426.67	81,417.84	1,233,670.88
Connecticut River Banking Co., Hartford,	542,506.09	2,005.24	137,732.50	89,423.84	23,850.00	488.17	24,439.89	5,981.80	826,427.53	250,000.00	.....	33,390.82	.....	248.00	487,306.16	55,482.55	826,427.53
Mechanics Bank, New Haven,	637,736.98	1,274.41	.....	136,532.65	55,000.00	2,400.00	72,821.98	26,715.61	932,481.63	300,000.00	25,000.00	14,981.75	.....	715.10	534,600.15	57,184.63	932,481.63
Saybrook Bank, Essex,	152,757.07	.....	.....	23,277.86	7,675.00	621.97	15,035.85	353.00	199,720.75	50,000.00	5,000.00	35,555.07	.....	15.00	82,398.15	26,752.53	199,720.75
State Bank, Hartford,	708,393.34	878.31	116,035.75	128,055.83	52,803.80	.....	8,308.60	4,224.79	1,018,700.42	400,000.00	.....	70,346.40	$9,550.00	445.00	454,240.32	84,118.70	1,018,700.42
Union Bank, New London,	461,716.13	1,611.82	108,408.98	47,767.91	31,648.30	1,551.22	40,500.00	23,560.25	716,764.61	300,000.00	20,000.00	13,746.01	.....	325.00	316,819.36	65,874.24	716,764.61
United States Bank, Hartford,	618,902.38	288.77	297,760.65	267,863.62	.....	.....	20,203.62	50,074.77	1,255,093.81	100,000.00	160,000.00	16,215.64	.....	.....	953,604.87	25,273.30	1,255,093.81
Total,	$4,776,747.90	8,401.44	874,309.74	1,056,228.36	201,031.94	11,457.63	317,245.66	158,331.87	7,403,754.54	2,340,000.00	260,000.00	304,821.96	9,550.00	3,074.20	4,063,279.67	423,028.71	7,403,754.54

TRUST COMPANIES DOING A BANKING BUSINESS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1

ASSETS.

Other Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate and Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	To Ass
$633,685.00	$285,288.35	.....	$4,874.58	$27,665.97	$7,520.41	$1,780,
34,050.00	21,453.29	.....	734.06	162.62	.....	149,
47,772.50	42,652.88	$9,505.20	568.55	14,156.32	9,223.61	229,
10,500.00	57,699.37	265,633.47	3,723.18	21,482.06	5,953.84	1,296,
68,600.00	.....	.....	11.00	.....	2,347.29	75,
157,727.25	124,056.08	.....	.....	9,115.25	17,884.21	761,
32,835.00	8,652.89	5,000.00	.....	9,225.41	.....	146,
32,202.53	115,565.44	28,000.00	.....	10,031.42	8,420.59	428,
1,017,372.28	655,368.30	308,138.67	9,911.37	91,839.05	51,348.95	4,869,

STATE BANKS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1

ASSETS.

Due from Banks and Bankers.	Real Estate, and Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Ca
$56,470.44	$9,954.84	$3,106.52	$36,273.72	$32,461.16	$1,220,894.91	$440
306,836.21	20,100.00	3,289.75	99,662.00	14,960.49	1,233,670.88	500
89,423.84	23,850.00	488.17	24,439.89	5,981.80	826,427.53	250
136,532.65	55,000.00	2,400.00	72,821.98	26,715.61	932,481.63	300
23,277.86	7,675.00	621.97	15,035.85	353.00	199,720.75	50
128,055.83	52,803.80	.....	8,308.60	4,224.79	1,018,700.42	400
47,767.91	31,648.30	1,551.22	40,500.00	23,560.25	716,764.61	300
267,863.62	.....	.....	20,203.62	50,074.77	1,255,093.81	100
1,056,228.36	201,031.94	11,457.63	317,245.66	158,331.87	7,403,754.54	2,340

Year. | No. of | Number of | Deposits. | Other Liabilities. | Loans on Real Estate. | Loans on Stocks, Bonds, and Personal Security. | Invested in U. S. Bonds. | Invested in other Bonds and in Stocks. | Real Estate in cluding Bank ing Houses. | Other Assets, including Cash on hand. | Total Assets. | Excess of Assets over Liabilities.

Name of Company.	Loans and Discounts.	Overdrafts.	United States Bonds
Conn. Trust and Safe Deposit Co., Hartford,	$819,962.54	$1,325.60	.....
Fidelity Company, Hartford,	93,481.14	20.66	.....
Greenwich Trust, Loan, and Deposit Co.,	106,087.34	.....	.....
Hartford Trust Company,	931,550.45	406.25	.....
Merchants Loan and Trust Co., Willimantic,	4,330.00	.....	.....
Security Company, Hartford,	452,836.67	.....	.....
Thompsonville Trust Company,	91,118.06	.....	.....
The Union Trust Company, New Haven,	234,383.81	.....	.....
Totals,	$2,733,750.01	1,752.51	.....

Name of Bank.	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.
City Bank, Hartford,	$934,413.48	$2,342.89	$145,871.86
City Bank, New Haven,	720,322.43	.....	68,500.00
Connecticut River Banking Co., Hartford,	542,506.09	2,005.24	137,732.50
Mechanics Bank, New Haven,	637,736.98	1,274.41	.....
Saybrook Bank, Essex,	152,757.07	.....	.....
State Bank, Hartford,	708,393.34	878.31	116,035.75
Union Bank, New London,	461,716.13	1,611.82	108,408.98
United States Bank, Hartford,	618,902.38	288.77	297,760.65
Total,	$4,776,747.90	8,401.44	874,309.74

REPORTS OF

INVESTMENT COMPANIES IN CONNECTICUT,

October 1, 1889.

THE EASTERN BANKING COMPANY, HARTFORD.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$32,017.00	Capital Stock paid in, preferred,	$155,100.00
Loans secured by second liens on Real Estate,	61,236.21	Capital Stock paid in, common,	350,000.00
Loans on Collateral Security,	5,200.00	Undivided Profits,	17,995.36
Loans on Personal Security,	10,831.45	Bills Payable,	7,420.00
Stocks and Bonds,	66,055.33	Interest paid by Borrowers, awaiting presentation of Coupon,	9.00
Other Real Estate,	14,642.21		
Foreclosure Account,	4,669 63		
Premiums Paid,	350,000.00		
Current Expenses,	13,130.98	Loans paid, but not remitted for,	1,588.03
Other past-due Interest remitted for but not paid to us,	3,132.15	Deposits awaiting Invest.,	24,534.75
		Other Deposits,	23,006.58
Due from branch offices and Agents,	752.74	Due to Branch Offices and Agents,	1,057.38
		Due to Banks and Bankers,	410.90
Due from Sundry Persons,	4,320.23		
Due from Banks and Bankers,	13,454.44		
Cash,	829.63		
Sale Notes,	850.00		
Total Assets,	$581,122.00	Total Liabilities,	$581,122.00

This Company issues no Debentures, and guarantees no Mortgages.

DESCRIPTION OF STOCK AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
50 shares Dearborn Mortgage Co., preferred,	$ 100.00	5,000.00	5,375.00
500 " The Western Security Co.,	100.00	50,000.00	50,000.00
$2,000 Escanaba, Mich., Water Works Co., 6s,	.....	1,055.33	2 000.00
$10,000 N. E. Mortgage Security Co., 5s,	.....	10,000.00	10,000.00

Trustees for Debentures, none.
Amount of outstanding Guaranteed Loans, none.
When organized, November, 1887. Under what State Laws, Connecticut.
Principal place of business, Boston, Mass.
Authorized capital, $700,000.
Personal liability of Stockholders, none.

FRANCIS A. OSBORN, President. WM. F. HAMMETT, Vice-President, Treasurer, *pro tem.*

DIRECTORS.—Francis A. Osborn, Wm. F. Hammett.

EQUITABLE TRUST COMPANY OF NEW LONDON.

New York City.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$310,513.75	Capital Stock paid in,	$1,500,000.00
Other Real Estate,	1,606,125.63	Debenture Bonds outstanding,	1,397,000.00
Foreclosure Account,	46,828.76	Interest Account,	19,885.31
Current Expenses,	1,858.08	Income from Real Estate,	2,658.31
Past-due Interest on loans owned by us,	986.34	Due to Branch Offices and Agents,	95.68
Due from Branch Offices and Agents,	.45	Due to Trustees,	26,736.76
Due from Sundry Persons,	1,432.00	Interest accrued on Debentures outstanding,	297.25
Cash with Banks and Trustees,	240,032.70		
Excess of Liabilities over Assets,	738,895.60		
Total Assets,	$2,946,673.31	Total Liabilities,	$2,946,673.31

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Year when—	Secured by Pledge of—			Amount of—	
Due.	1st Mortgage Loans.	Cash.	Real Estate.	Security.	Debentures.
Nov., 1889,	$338,099.24	227,363.76	1,606,125.63	2,171,588.63	$502,000.00
May, 1890,					359,500.00
Feb., 1890,					308,500.00
Nov., 1891,					227,000.00
Total,	.....	.....	.....	$2,171,588.63	$1,397,000.00

Trustees for Debentures, James A. Roosevelt and Adrian Iselin.

When organized, June 29, 1871. Under what State laws, Connecticut.
Principal place of business, 32 Pine Street, New York City.
Authorized Capital, $1,500,000.
Personal liability of Stockholders, none.

James A. Roosevelt, President. Alfred Roosevelt, Vice-President.
W. Emlen Roosevelt, Secretary.

Trustees. — James A. Roosevelt, Charles Butler, A. Iselin, Jr., Alfred Roosevelt, Charles Barns, J. N. Harris, Robert Coit, W. Emlen Roosevelt, Adrian Iselin, Geo. A. Robbins, Gustavus E. Kissel, William Remsen, Aug. Brandegee, J. Gregory Smith, C. A. Williams, Francis V. Parker, Henry R. Bond.

THE IOWA MORTGAGE COMPANY,

HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$83,550.00	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	54,683.92	Guaranty Fund,	11,313.14
Loans on Collateral Security,	2,365.33	Undivided Profits,	11,370.60
Tax Sale Certificates,	200.42	Bills Payable,	15,300.00
Other Real Estate,	9,261.41	Interest paid by Borrowers, awaiting presentation of Coupon,	7,561.35
Foreclosure Account,	1,121.53	Loans paid, but not remitted for,	6,950.00
Furniture and Fixtures,	1,192.00	Certificates of Deposit bearing Interest,	18,493.05
Current Expenses,	9,806.92	Deposits awaiting Investment,	25,430.42
Remittances for Interest matured within 60 days,	21,448.59	Due to Branch Offices and Agents,	88.00
Other Past-due Interest remit'd for but not p'd to us,		Due to Banks and Bankers,	10,000.00
Past-due Loans remitted for but not paid to us,	2,375.00		
Due from Sundry Persons,	4,908.19		
Cash,	5,028.72		
Reserved to us on Coupons of loans sold,	3,538.32		
Interest accrued and Commissions due,	7,026.21		
Total,	$206,506.56	Total,	$206,506.56

Amount of outstanding Guaranteed Loans, $452,525.
When organized, Nov. 16, 1887. Under what State laws, Connecticut Charter.
Principal place of business, Hartford, Conn.
Authorized Capital, $250,000.
Personal liability of Stockholders, none in excess of the amount of their stock.

JEFFREY O. PHELPS, President. GEO. W. BAWDEN, Vice-President.
J. O. PHELPS, JR., Secretary and Treasurer.

DIRECTORS. — J. O. Phelps, Chas. J. Cole, T. O. Enders, John R. Redfield, Samuel Mather, John S. Camp, John W. Welch, O. B. Arnold, Selah A. Hull, Wm. H. Fuller, H. C. Joyner, L. F. Englesby, R. H. Ensign, Geo. W. Bawden, J. O. Phelps, Jr.

THE LOAN AND GUARANTEE COMPANY OF CONN.,

HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$400,210.00	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	409.00	Undivided Profits,	7,432.69
Tax Sale Certificates,	537.95	Bills Payable,	10,000.00
Other Real Estate,	9,898.72	Debenture Bonds outstanding,	325,900.00
Foreclosure Account,	1,101.26	Interest paid by Borrowers, awaiting presentation of Coupon,	485.10
Furniture and Fixtures,	600.00	Deposits awaiting Investment,	25.00
Current Expenses and Taxes,	2,805.98		
Remittances for Interest matured within sixty days,	1,678.87		
Other Past-due Interest remit'd for but not p'd to us,	4,680.03		
Past-due Interest on loans owned by us	10,421.72		
Due from Branch Offices and Agents,	4,671.25		
Due from Banks and Bankers,	4,168.66		
Cash,	699.39		
Accrued Interest,	1,959.96		
Total,	$443,842.79	Total,	$443,842.79

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN		Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.		Security.	Debentures.
A,	6,	Jan. 1, '86,	Jan. 1, '91,	$27,510.00	$27,510.00	$25,000.00
B,	6,	Mch. 1, '86,	Mch. 1, '91,	55,000.00	55,000.00	50,000.00
C,	6,	June 1, '86,	June 1, '91,	27,500.00	27,500.00	25,000.00
D,	6,	Aug. 1, '86,	Aug. 1, '91,	55,000.00	55,000.00	50,000.00
E,	6,	Jan. 1, '87,	Jan. 1, '92,	55,000.00	55,000.00	50,000.00
F,	6,	Mch. 1, '87,	Mch. 1, '92,	55,005.00	55,005.00	50,000.00
G,	6,	Dec. 1, '87,	Dec. 1, '92,	27,500.00	27,500.00	25,000.00
H,	6,	Jan. 2, '88,	Jan. 1, '93,	27,500.00	27,500.00	25,000.00
I,	6,	Sept. 15, '88,	Oct. 1, '93,	27,500.00	27,500.00	25,000.00
J,	6,	Oct. 1, '89,	Oct. 1, '94,	11,020.00	11,020.00	10,000.00
Totals,	....	.....	.....	$368,535.00	$368,535.00	$335,000.00

THE LOAN AND GUARANTEE COMPANY OF CONN.,
CONTINUED.

Total amount of Debentures certified,	$335,000.00
Less amount on hand and with Agents,	9,100.00
Total liability for Debenture Bonds as per statement,	$325,900.00

Trustees for Debentures, Connecticut Trust and Safe Deposit Company.
Amount of outstanding Guaranteed Loans, $13,500.
When organized, October 26, 1885. Under what State laws, Connecticut.
Principal place of business, 65 Pearl Street, Hartford, Conn.
Authorized Capital, $500,000.
Personal liability of Stockholders, none.

WM. L. MATSON, President and Treas. C. C. KIMBALL, 1st Vice-President.
FRANK E. JOHNSON, Secretary. F. I. Foss, 2d Vice-President.

DIRECTORS. — W. L. Matson, C. C. Kimball, Elisha Johnson, John G. Root, Leverett Brainard, F. I. Foss, F. R. Foster, H. A. Botsford.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$3,291,131.24	Capital Stock paid in,	$600,000.00
Loans on Collateral Security,	5,840.00	Undivided Profits,	45,924.68
Loans on Personal Security,	2,000.00	Bills Payable,	1,000.00
Stocks and Bonds,	20,150.00	Debenture Bonds outstanding,	3,002,050.00
Office Building and Safe Deposit,	16,207.11	Interest paid by Borrowers, awaiting presentation of Coupon,	1,430.14
Other Real Estate and Advances,	47,546.94	Loans paid, but not remitted for,	9,422.75
Current Expenses,	31,200.16	Deposits awaiting Investment,	7,221.41
Remittances for Interest matured within sixty days,	247.50	Due to Branch Offices and Agents,	595.41
Other Past-due Interest remitted for but not paid to us,	18,609.38	Interest accrued on Debentures outstanding,	48,676.75
Past-due Interest on loans owned by us (if credited to earnings),	12,446.38	Sundry Accounts,	584.13
Past-due Loans remitted for but not paid to us,	6,000.00		
Due from Branch Offices and Agents,	4,643.32		
Due from Sundry Persons,	578.75		
Due from B'ks and Bankers,	143,099.62		
Cash,	558.84		
Topographical Records,	14,000.00		
Int. accrued on our loans,	102,646.03		
Total,	$3,716,905.27	Total,	$3,716,905.27

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Chicago, Burlington & Quincy R. R. Co.:— Nebraska Extension, 4s,	$ 10,000.00	9,250.00	9,450.00
New York, New Haven & Hartford R. R. Company, 4s,	10,000.00	10,900.00	11,025.00

THE MIDDLESEX BANKING COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
D,	6	1884	1889	....	$25,451.59	$25,451.59	$22,000.00
E,	6	1885	1890	....	25,983 60	25,983.60	25,000.00
F,	6	1885	1890	....	25,629.51	25,629.51	25,000.00
G,	6	1885	1890	....	20,956.30	20,956.30	20,000.00
H,	6	1885	1890	....	25,208.21	25,208.21	25,000.00
I,	6	1885	1890	....	52,635.28	52,635.28	50,000.00
J,	6	1886	1891	....	50,574.82	50,574.82	50,000.00
K,	6	1886	1891	....	50,517.65	50,517.65	50,000.00
L,	6	1886	1891	....	55,792.41	55,792.41	50,000.00
M,	6	1886	1891	....	51,528.55	51,528.55	50,000.00
N,	6	1886	1891	....	54,532.96	54,532.96	50,000.00
O,	6	1886	1891	....	50,705.88	50,705.88	50,000.00
P,	6	1886	1891	....	52,274.43	52,274.43	50,000.00
Q,	6	1887	1892	....	50,756.78	50,756.78	50,000.00
R,	6	1887	1892	....	51,617.68	51,617.68	50,000.00
S,	6	1887	1892	....	51,823.27	51,823.27	50,000.00
1,	6	1887	1894	1892	51,004.68	51,004.68	50,000.00
2,	6	1887	1894	1892	50,100.32	50,100.32	50,000.00
3,	6	1887	1894	1892	50,504.67	50,504.67	50,000.00
4,	6	1887	1894	1892	50,921.39	50,921.39	50,000.00
5,	6	1887	1894	1892	50,972.73	50,972.73	50,000.00
6,	6	1887	1894	1892	51,328.37	51,328.37	50,000.00
7,	6	1887	1894	1892	23,166.01	23,166.01	20,000.00
8,	6	1887	1894	1892	50,994.82	50,994.82	50,000.00
9,	6	1887	1894	1892	50,881.98	50,881.98	50,000.00
10,	6	1888	1895	1893	50,911.19	50,911.19	50,000.00
11,	6	1888	1895	1898	50,968.18	50,968.18	50,000.00
12,	6	1888	1895	1893	50,965.92	50,965.92	50,000.00
13,	6	1888	1895	1893	51,095.05	51,095.05	50,000.00
14,	6	1888	1895	1893	50,013.90	50,013.90	50,000.00
15,	6	1888	1895	1893	51,015.04	51,015.04	50,000.00
16,	6	1888	1895	1893	40,874.80	40,874.80	40,000.00
17,	6	1888	1895	1893	101,710.06	101,710.06	100,000.00
18,	6	1888	1895	1893	101,795.25	101,795.25	100,000.00
19,	6	1888	1895	1893	102,481.44	102,481.44	100,000.00
20,	6	1888	1895	1893	25,681.43	25,681.43	25,000.00
21,	6	1888	1895	1893	102,066.39	102,066.39	100,000.00
22,	6	1888	1895	1893	51,332.48	51,332.48	50,000.00
23,	6	1889	1896	1894	102,464.97	102,464.97	100,000.00
24,	6	1889	1899	1894	25,878.99	25,878.99	25,000.00
25,	6	1889	1896	1894	26,010.59	26,010.59	25,000.00
26,	6	1889	1899	1894	102,208.24	102,208.24	100,000.00
27,	6	1889	1896	1894	26,050.96	26,050.96	25,000.00
28,	6	1889	1899	1894	102,361.86	102,361.86	100,000.00
29,	6	1889	1896	1894	102,445.89	102,445.89	100,000.00
30,	6	1889	1896	1894	102,432.89	102,432.89	100,000.00
31,	6	1889	1896	1894	50,916.60	50,916.60	50,000.00
32,	6	1889	1896	1894	102,198.40	102,198.40	100,000.00
33,	6	1889	1896	1894	101,851.94	101,851.94	100,000.00
34,	6	1889	1896	1894	102,581.27	102,581.27	100,000.00
35,	6	1889	1896	1894	101,826.33	101,826.33	100,000.00
36,	6	1889	1896	1894	101,826.54	101,826.54	100,000.00
37,	6	1889	1896	1894	17,544.21	17,544.21	17,500.00
Total,	....	....	....	....	$3,125,374.70	$3,125,374.70	$3,044,500.00

THE MIDDLESEX BANKING COMPANY.— Continued.

Total Amount of Debentures certified,	$3,044,500.00
Less amount on hand and with Agents,	42,450.00
Total liability for Debenture Bonds as per statement,	$3,002,050.00

Trustees for Debentures, Security Company, Hartford, Conn., Series D to S, and 1 to 23 inclusive, and 25 and 27. Union Trust Company, New York, Series 24–6–8, and 29 to 37 inclusive.
Amount of outstanding Guaranteed Loans, $795,595.
When organized, November 5, 1875. Under what State laws, Connecticut, special charter.
Principal place of business, Middletown, Conn.
Authorized Capital, $1,000,000.00.
Personal liability of Stockholders, none.

R. N. Jackson, President. M. E. Vinton, 1st Vice-President.
C. E. Jackson, 2d Vice-President. D. T. Haines, Secretary.
Wm. F. Graves, Treasurer. E. H. Nicoll, Ass't Treasurer.
Edward A. Gladwin, Assistant Secretary.

Trustees.—Hon. Benjamin Douglas, Thomas G. Carson, Russel Frisbie, John M. Douglas, Robert N. Jackson, Merrick E. Vinton, Charles E. Jackson, William F. Graves, Emory H. Nash, Austin R. Mitchell.

THE MORTGAGE INVESTMENT COMPANY OF CONN.,

HARTFORD.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$45,233.00	Capital Stock paid in,	$11,070.00
Current Expenses,	468.70	Undivided Profits,	712.37
Cash,	168.25	Debenture Bonds outstanding,	33,300.00
		Due to Banks and Bankers,	787.58
Total,	$45,869.95	Total,	$45,869.95

STATEMENT OF DEBENTURE BONDS OUTSTANDING.

Rate per cent.	YEAR WHEN			SECURED BY		AMOUNT OF	
	Dated.	Due.	Redeemable.	1st mortgage loans.	First lien on all the assets of the Company, including subscribed capital liable to call.	Security.	Debentures.
5	1888 1889	1894 1898 1899	1893 1894	$45,233.00	$111,930.00	$157,163.00	$33,300.00
Total,	....	....	...	$45,233.00	$111,930.00	$157,163.00	$33,300.00

Total amount of Debentures outstanding, $33,300.

Registering Agent, City Bank of Hartford.
Amount of outstanding Guaranteed Loans, none.
When organized, July, 1888. Under what State laws, Connecticut.
Principal place of business, Hartford, Connecticut.
Authorized Capital, $5,000,000.
Personal liability of Stockholders, $111,930.00.

EDWARD D. ROBBINS, President. DANIEL R. HOWE, Treasurer.

DIRECTORS. — Silas W. Robbins, Thomas Sisson, Theodore Lyman, Richard A. Robbins, Daniel R. Howe, Edward D. Robbins.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY, BROOKLYN,

BOSTON, MASSACHUSETTS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,730,482.82	Capital Stock paid in,	$1,000,000.00
Loans on Collat'l Security,	257,100.00	Undivided Profits,	53,611.45
Loans on Personal Security,	300.00	Premiums,	5.00
Bonds,	10,000.00	Debenture Bonds outstanding,	2,458,000.00
Other Real Estate,	404,254.23	Due to Sundry Persons,	121.37
Foreclosure Account,	25,402.86	Suspense Account,	19,644.02
Current Expenses,	69,851.08	Deferred Commission Ac't,	4,799.19
Due from Sundry Persons,	11,940.88	Bond, Coupon, Interest due and unpaid,	2,587.50
Due from B'ks and Bankers,	16,528.74	Bond, Coupon, Interest due Oct. 1, 1889,	12,000.00
Cash,	12,995.42		
Bond Interest paid, not yet due,	12.50		
Uncompleted loans p'd for,	11,900.00		
Total,	$3,550,768.53	Total,	$3,550,768.53

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
The New England Mortgage Security Company, 5s, "H,"	$ 9,000.00	9,000.00	9,000.00
The New England Mortgage Security Company, 5s, "F,"	1,000.00	1,000.00	1,000.00

STATEMENT OF DEBENTURE BONDS COUNTERSIGNED BY DIRECTORS.

Series.	Rate per cent.	YEAR WHEN			Amount of Debentures.
		Dated.	Due.	Redeemable.	
F,	5	1882	1902	Not	$500,000.00
G,	6	1885	1890	"	491,000.00
H,	5	1886	1896	"	500,000.00
I,	5	1886	1896	"	500,000.00
J,	5	1887	1897	"	300,000.00
K,	5	1888	1898	"	250,000.00
Total,	.....	.....	.....	.....	$2,541,000.00

THE NEW ENGLAND MORTGAGE SECURITY COMPANY, BROOKLYN. — CONTINUED.

Total amount of Debentures countersigned,	$2,541,000.00
Less amount on hand and with Agents,	83,000.00
Total liability for Debenture Bonds as per statement,	$2,458,000.00

Amount of outstanding Guaranteed Loans, none.
When organized, 1875. Under what State laws, Connecticut.
Principal place of business, Boston, Mass.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, nothing.

J. F. F. BREWSTER,	President.	
J. P. R. SHERMAN,	Treasurer.	
C. A. POTTER,	Sec'y and Ass't Treas.	
OLIVER AMES,	Vice-President.	
THOMAS WIGGLESWORTH,	"	
AMOS T. FROTHINGHAM,	"	
JAMES F. HUNNEWELL,	"	
FRANCIS H. APPLETON,	"	

DIRECTORS. — Henry Saltonstall, Francis A. Osborn, J. F. F. Brewster, Austin Corbin, J. Baxter Upham, George S. Edgell, F. A. Faulkner.

COUNSEL. — Simeon E. Baldwin.

THE THAMES LOAN AND TRUST COMPANY,

NORWICH.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$27,850.00	Capital Stock paid in,	$100,000.00
Loans on Collat'l Security,	35,933.00	Surplus Fund,	25,000.00
Loans on Personal Security,	33,252.50	Undivided Profits,	13,856.77
Tax Sale Certificates,	2,273.55	Collected Account, Rents, and partial sales of Real Estate,	4,757.36
Stocks and Bonds,	35,991.00	Earnings,	9,329.67
Foreclosure Account,	8,384.01		
Current Expenses,	2,554.49		
Due from Branch Offices and Agents,	200.00		
Cash,	270.24		
Advances on Real Estate,	6,235.01		
Total,	$152,943.80	Total,	$152,943.80

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
429 shares Trust Company Stock,	$ 42,900.00	30,530.00	
20 " Thames National Bank,	2,000.00	2,700.00	
26 " Merchants " "	2,600.00	2,751.00	

When organized, 1870. Under what State laws, Connecticut, special Charter.
Principal place of business, Norwich, Conn.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, none.

CHARLES BARD, President. J. HUNT SMITH, Secretary and Treasurer.

TRUSTEES. — James L. Hubbard, Charles Bard, Gardiner Greene, Hugh H. Osgood, John Mitchell, James O. Sweet, J. Hunt Smith, Bela P. Learned, Willis A. Briscoe.

THE WESTERN LAND COMPANY,

BROOKLYN.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans on Personal Security,	$69,900.00	Capital Stock paid in,	$100,000.00
Stocks and Bonds, . .	30,100.00	Undivided Profits, . .	646.24
Foreclosure Account, . .	158.33		
Current Expenses, . .	398.26		
Due from B'ks and Bankers,	89.65		
Total, ...	$100,646.24	Total, ...	$100,646.24

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
301 shares The Eastern Banking Company, Preferred, ... $	30,100.00	30,100.00	30,100.00

Trustees for Debentures, none.
Amount of outstanding Guaranteed Loans, none.
When organized, 1876. Under what State laws, Connecticut.
Principal place of business, Boston, Mass.
Authorized Capital, $100,000.
Personal liability of Stockholders, none.

FRANCIS A. OSBORN, President. LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon.

THE WESTERN SECURITY COMPANY,

BROOKLYN.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$340,569.00	Capital Stock paid in,	$100,000.00
Loans on Collat'l Security,	863.24	Undivided Profits,	19,561.69
Loans on Personal Security,	2,486.00	Bills Payable,	30,500.00
Tax Sale Certificates,	47,847.24	Bonds outstanding,	310,051.00
Accrued Interest on Tax Certificates,	20,456.09	Dividends Unpaid,	3,500.00
Other Real Estate,	5,234.32	Due to Branch Offices and Agents,	12.69
Foreclosure Account,	1,317.55	Interest accrued on Debentures outstanding,	3,273.26
Current Expenses,	1,172.79	Bond Coupons unpaid,	1,520.53
Accrued Interest on loans owned by us,	15,312.46	Rebuilding Account,	364.16
Due from Branch Offices and Agents,	309.31		
Due from B'ks and Bankers,	565.83		
Cash,	24,534.75		
Advances Acc't, Tax Deeds,	755.56		
Bond Coupon Account,	6,359.19		
Sale Contracts,	1,000.00		
Total,	$468,783.33	Total,	$468,783.33

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1887	1893	5 years	.....	.....	$85,000.00
	6	1886	1892	5 years	$225,051.00	$225,136.00	225,051.00
Total,	....	.....	.....	.....	.....	.....	$310,051.00

NOTE: The $85,000.00 bonds are plain Debenture Bonds without specific security, but hold the unpledged property of the Company.

The $225,051.00 bonds are secured in each case by a deposit with the holder of the bond of a first mortgage equal at least to the face value of the bond, thus making each bondholder his own trustee.

THE WESTERN SECURITY COMPANY.—Continued.

Amount of outstanding Guaranteed Loans, none except as stated on previous page.
When organized, 1874. Under what State laws, Connecticut.
Principal place of business, Boston, Mass.
Authorized Capital, $100,000.
Personal liability of Stockholders, none.

Wm. F. Hammett, President. Lysson Gordon, Ass't Treasurer.

Directors.—Wm. F. Hammett, Lysson Gordon, Francis A. Osborn.

REPORTS OF

INVESTMENT COMPANIES OF OTHER STATES,

October 1, 1889.

THE ABILENE MORTGAGE COMPANY,

ABILENE, DICKINSON COUNTY, KANSAS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$16,375.00	Capital Stock paid in,	$43,720.00
Loans secured by second liens on Real Estate,	38,662.54	Surplus Fund,	6,897.12
Tax Sale Certificates,	1,461.40	Bills Payable,	13,340.60
Other Real Estate,	4,895.25	Debenture Bonds outstanding,	7,415.00
Furniture and Fixtures,	500.00	Due Borrowers on Loans made,	1,118.50
Remittances for Interest matured within sixty days,	820.75	Due to Branch Offices and Agents,	444.52
Other Past-due Interest remit'd for but not p'd to us,	6,099.17	Other Liabilities,	24.70
Past-due Loans remitted for but not paid to us,	300.00		
Due from Sundry Persons,	160.03		
Cash,	3,686.30		
Total,	$72,960.44	Total,	$72,960.44

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
	Dated.	Due.	Redeemable.		Security.	Debentures.
6	1887	1892	1892			$455.00
6	1887	1895	1892			1,700.00
6	1888	1893	1893			445.00
6	1888	1896	1893	$7,725.00	$7,725.00	1,100.00
6	1888	1893	1893			360.00
6	1889	1894	1894			355.00
6	1889	1897	1894			3,000.00
Total,	.....	.....	.....	$7,725.00	$7,725.00	$7,415.00

Total amount of Debentures certified, $7,415.00
Total liability for Debenture Bonds as per statement, 7,415.00

THE ABILENE MORTGAGE COMPANY. — CONTINUED.

Trustees for Debentures, J. G. & J. C. North, New Haven, Conn.
Amount of outstanding Guaranteed Loans, $469,680.
When organized, Sept. 30, 1886. Under what State laws, Kansas.
Principal place of business, Abilene, Kansas.
Authorized Capital, $75,000.
Personal liability of Stockholders, $150.000.

A. W. RICE, President. D. R. GORDEN, Vice-President.
D. W. JACOBY, Manager. M. H. HEWETT, Secretary.
T. H. MALOTT, Treasurer.

DIRECTORS. — John Johntz, W. B. Giles, A. W. Rice, D. R. Gorden, D. W. Jacoby, M. H. Hewett, T. H. Malott.

AMERICAN INVESTMENT COMPANY.

EMMETSBURG, PALO ALTO COUNTY, IOWA.

STATEMENT, DECEMBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,027,351.50	Capital Stock paid in,	$647,800.00
Loans secured by second liens on Real Estate,	288,138.60	Surplus Fund,	75,000.00
Loans on Collateral Security,	16,579.45	Undivided Profits,	25,792.64
Tax Sale Certificates,	66,014.11	Bills Payable,	20,000.00
Stocks and Bonds,	100,400.00	Debenture Bonds outstanding,	1,931,485.15
Office Building,	20,000.00	Certificates of Deposit bearing Interest,	133,512.45
Other Real Estate,	151,574.64	Deposits awaiting Investment,	133,180.02
Foreclosure Account,	70,993.98	Due to Branch Offices and Agents,	18,246.85
Premiums Paid,	59,075.31		
Furniture and Fixtures,	6,678.02		
Past-due Interest remitted for but not paid to us,	73,116.38		
Past-due Loans remitted for but not paid to us,	20,000.00		
Due from Banks and Bankers,	2,284.58		
Cash,	8,559.50		
Other Assets, viz.: Advanced on Loans in course of completion,	74,251.04		
Total,	$2,985,017.11	Total,	$2,985,017.11

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage loans	2d Mortgage loans.	Real Estate.	Security.	Debentures.
A,	5, 5½	'85–89	'95–98	'91–94	$81,665.00	.....	.....	$81,665.00	$76,571.32
B,	6	1885	1895	1891	105,300.00	.....	.....	105,300.00	100,000.00
C,	6	1885	1895	1891	105,150.00	.....	.....	105,150.00	100,000,00
D,	6	1885	1896	1891	105,415.00	.....	.....	105,415.00	100,000.00
E,	6	1885	1896	1891	105,390.00	.....	.....	105,390.00	100,000.00
F,	6	1885	1896	.....	105,060.00	.....	.....	105,060.00	100,000.00
G,	6	1886	1896	.....	105,305.00	.....	.....	105,305.00	100,000.00
H,	6	1886	1896	.....	52,530.00	.....	.....	52,530.00	50,000.00
I,	.....	.....	1897	.....	.....	.....	.....	.....	.....
J,	6	1887	1897	.....	105,045.00	.....	.....	105,045.00	100,000.00
K,	6	1887	1897	.....	105,242.50	.....	.....	105,242.50	100,000.00
L,	6	1887	1897	.....	100,117.00	.....	.....	100,117.00	95,000.00
M,	6	1887	1897	.....	105,090.00	.....	.....	105,090.00	100,000.00
N,	6	1887	1897	.....	99,058.00	.....	.....	99,058.00	95,000.00
O,	6	1888	1897	1894	105,595.00	.....	.....	105,595.00	100,000.00

AMERICAN INVESTMENT COMPANY.— Continued.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage loans.	2d Mortgage loans.	Real Estate.	Security.	Debentures.
P,	5, 5½	1889	1899	1894	$56,199.75	.....	.....	$56,199.75	$53,632.56
R,	6	1888	1898	1894	85,075.00	.....	4,850	89,925.00	85,000.00
S,	5½	1889	1898	1894	56,075.00	.....	.....	56,075.00	53,142.84
T,	6	1889	1899	1894	105,325.00	.....	.....	105,325.00	100,000.00
U,	5½	1889	1899	.....	5,100.00	.....	.....	5,100.00	4,897.95
V,	6	1889	1899	.....	31,500.00	.....	.....	31,500.00	30,000.00
1,	6	1887	1897	.....	105,125.00	.....	.....	105,125.00	100,000.00
2,	7	1887	1897	1893	8,865.00	115,000.00	.....	123,865.00	100,000.00
3,	7	1887	1897	1893	15,000.00	100,000.00	.....	115,000.00	100,000.00
4,	6	1887	1897	.....	5,275.00	.....	.....	5,275.00	5,000.00
5,	6	1887	1897	.....	36,800.00	.....	.....	36,800.00	35,000.00
6,	6	1887	1897	.....	10,550.00	.....	.....	10,550.00	10,000.00
7,	7	1887	1897	1893	14,365.00	12,704.57	.....	27,069.57	25,000.00
Total,	.....	.....	.....	.....	1,921,217.25	227,704.57	4,850	2,153,771.82	2,018,244.67

Total amount of Debentures certified,	$2,018,244.67
Less amount on hand and with Agents,	86,759.52
Total liability for Debenture Bonds as per statement,	$1,931,485.15

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Ormsby Land and Mortgage Co.,	$ 100,000.00	100,000.00	.....
Emmetsburg Building Company, new block adjoining office,	400.00	400.00	.....

Trustees for Debentures, Hon. Geo. K. Carr, Judge District Court, Hon. E. J. Hartshorn, ex-County Treasurer, and J. J. Watson, Cashier 1st National Bank, local Trustees for series 2, 3, and 7. The Mercantile Trust Company of New York, is Trustee for the balance.
Amount of outstanding Guaranteed Loans, $3,000,000, approximated.
When organized, July 1, 1885. Under what State laws, Iowa.
Principal place of business, Emmetsburg, Iowa.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, none.

E. S. Ormsby, President.
A. L. Ormsby, 1st Vice-President.
J. W. Clute, 2d Vice-President.
H. E. Simmons, 3d Vice-Pres't and Auditor.
P. O. Russell, General Manager.
C. F. Bliven, Treasurer.
W. L. Telford, Secretary.
E. B. Soper, General Solicitor.

Directors. — Wm. H. Lyon, T. W. Russell, Chas. P. Turner, T. R. Crawford, C. W. Hodgkinson.

AMERICAN LOAN AND TRUST COMPANY,

Omaha, Douglass County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$431,233.62	Capital Stock paid in,	$400,000.00
Loans secured by second liens on Real Estate,	5,108.21	Surplus Fund,	44,000.00
Loans on Collat'l Security,	11,091.37	Undivided Profits,	5,398.01
Loans on Personal Security,	46,560.87	Debenture Bonds outstanding,	251,200.00
Stocks and Bonds,	207,549.75	Deposits awaiting Investment,	28,809.21
Other Real Estate,	5,275.08	Other Deposits,	54,500.00
Current Expenses,	2,849.35	Due to Banks and Bankers,	5,001.28
Remittances for Interest matured within 60 days,	3,327.97		
Other past-due Interest remitted for but not paid to us,	9,193.71		
Due from Sundry Persons,	18,393.08		
Due from B'ks and Bankers,	48,325.49		
Total,	$788,908.50	Total,	$788,908.50

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
The American Bank,	Alliance,	Neb.,	$ 45,300.00	23,783.00	23,783.00
Perkins County Bank,	Grant,	"	98,800.00	25,925.00	25,925.00
Bank of Grafton,	Grafton,	"	45,800.00	22,900.00	22,900.00
American Savings Bank,	Omaha,	"	393,400.00	104,941.75	104,941.75
American Bank Building Co.,	"	"	150,000.00	25,000.00	25,000.00
Bonds of the American Bank Building Co.,	"	"	5,000.00	5,000.00	5,000 00

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1887	1897	1895	$100,000.00	$300,000.00	$100,000.00
B,	6	1888	1898	1896	100,000.00	300,000.00	100,000.00
C,	6	1889	1899	1894 / 1897	80,500.00	241,500.00	80,500.00
D,	6	1889	1899	1894	13,000.00	39,000.00	13,000.00
Total,	.....	.....	.....	.....	$293,500.00	$880,500.00	$293,500.00

AMERICAN LOAN AND TRUST COMPANY. — CONTINUED.

Total amount of Debentures certified,	$293,500.00
Less amount on hand and with Agents,	42,300.00
Total liability for Debenture Bonds as per statement,	$251,200.00

Trustees for Debentures, Union Trust Company, New York City.
Amount of outstanding Guaranteed Loans, $1,692,612.21.
When organized, 1885. Under what State laws, Nebraska.
Principal place of business, Omaha, Neb.
Authorized capital, $500,000.
Personal liability of Stockholders, double amount of their stock.

O. M. CARTER, President.
C. S. MONTGOMERY, } Vice-Presidents.
J. FREDERIC ROGERS, }
D. D. COOLEY, Treasurer.
PHILIP POTTER, Secretary.
A. C. POWELL, Cashier.

DIRECTORS. — J. J. Brown, Alvin Saunders.

THE AMERICAN MORTGAGE TRUST COMPANY,

Meade, Meade County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$5,659.47	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	5,112.50	Undivided Profits,	3,883.80
Loans on Collateral Security,	30,000.00	Bills Payable,	25,000.00
Tax Sale Certificates,	2,564.52	Deposits awaiting Investment,	250.00
Stocks and Bonds,	63,520.00	Warrant Fund,	582.63
Office Building,	3,800.00		
Other Real Estate,	7,193.95		
Foreclosure Account,	450.00		
Furniture and Fixtures,	1,200.00		
Current Expenses,	64.30		
Past-due Loans remitted for but not paid to us,	2,730.75		
Due from Sundry Persons,	1,479.44		
Cash in Bank,	1,036.50		
County Warrants,	5.00		
Advanced on Uncompleted Loans,	4,900.00		
Total,	$129,716.43	Total.	$129.716.43

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Meade Co. Nat'l Bank Stock, Meade, Kan.,	$ 9,100.00	11,170.00	12,285.00
Merchants State Bank Stock, Lamar, Colorado,	7,050.00	7,050.00	8,117.50
Meade Center, Kansas, Bonds,	10,500.00	10,500.00	10,500.00
Bank of Liberal, Liberal, Kansas,	1,800.00	1,800.00	1,800.00
Southwestern Sugar Co. Stock, Meade, Kan.,	33,000.00	33,000.00	33,000.00

Amount of outstanding Guaranteed Loans, $184,400.
When organized, August 15, 1887. Under what State laws, Kansas.
Principal place of business, Meade, Kansas. Began business Oct. 24, 1887.
Authorized Capital, $200,000.
Personal liability of Stockholders, $200,000.

A. H. Heber, President. Levi E. Coe, 1st Vice-President.
Geo. L. Stevens, Treasurer. Willis G. Emerson, 2d Vice-Pres. and Sec'y.

Directors. — L. E. Brown, Jas. W. Brock, E. T. Brawley, John J. Corson, A. P. Tallman.

ANGLO-AMERICAN MORTGAGE AND TRUST COMPANY,

Omaha, Douglass County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$100,875.00	Capital Stock paid in,	$308,000.00
Loans secured by second liens on Real Estate,	52,599.29	Undivided Profits,	5,749.64
Loans on Collat'l Security, Loans on Personal Security,	11,566.20	Bills Payable,	20,000.00
Tax Sale Certificates,	4,826.57	Interest paid by Borrowers, awaiting presentation of Coupon,	8,097.15
Stocks and Bonds,	600.00	Deposits awaiting Investment,	54,963.64
Other Real Estate,	17,454.79	Other Deposits,	19,929.34
Foreclosure Account,	4,097.64		
Premiums Paid,	100,000.00		
Furniture and Fixtures,	3,376.36		
Remittances for Interest matured within 60 days,	10,301.23		
Other Past-due Interest remitted for but not paid to us,	41,144.53		
Due from Branch Offices and Agents,	24,892.14		
Due from Sundry Persons,	11,856.34		
Cash,	24,338.55		
Due on uncompleted loans,	8,811.13		
Total,	$416,739.77	Total,	$416,739.77

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Union Depot Company, Council Bluffs, Ia.,	$ 600.00	600.00	600.00

Amount of outstanding Guaranteed Loans, $59,575.
When organized, June 1, 1888. Under what State laws, Iowa.
Principal place of business, Omaha, Douglass County, Nebraska.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, none.

L. W. Tulleys, President. J. N. Brown, Vice-President.
J. V. McDowell, Secretary. E. H. Walters, Treasurer.

Directors. — L. W. Tulleys, J. N. Brown, J. V. McDowell, F. B. Noyes.

BALLOU STATE BANKING COMPANY,

Storm Lake, Buena Vista County, Iowa.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$101,527.67	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	42,799.17	Undivided Profits,	12,329.02
Loans on Collat'l Security,	2,001.29	Bills Payable,	5,010.13
Loans on Personal Security,	1,818.00	Interest paid by Borrowers, awaiting presentation of Coupon,	1,159.40
Tax Sale Certificates,	3,909.30	Due Borrowers on Loans made,	40,025.74
Other Real Estate,	7,741.38	Certificates of Deposit bearing Interest,	14,461.99
Foreclosure Account,	904 92	Deposits awaiting Investment,	13,210.38
Furniture and Fixtures,	1,559.78	Other Deposits,	8,931.12
Remittances for Interest matured within 60 days,	3,891.46	Due to Branch Offices and Agents,	242.36
Other Past-due Interest remitted for but not paid to us,	7,538.09	Due to Banks and Bankers,	1,655.97
Past-due Loans remitted for but not paid to us,	10,000.00	Mortgages assumed on Real Estate,	1,000.00
Due from Sundry Persons,	4,538.33		
Due from B'ks and Bankers,	6,606.73		
Cash,	1,501.37		
Guaranty Collection,	1,688.62		
Total,	$198,026.11	Total,	$198,026.11

Amount of outstanding Guaranteed Loans, $75,155.66.
When organized, April 1, 1888. Under what State laws, Iowa.
Principal places of business, Storm Lake, Iowa, Sioux City, Iowa, and Boston, Mass.
Authorized Capital, $500,000.
Personal liability of Stockholders, $200,000.

H. S. Ballou, President. I. F. Kleckner, Vice-President.
Geo. H. Eastman, Secretary. J. A. Dean, Treasurer.
Geo. B. Kerlin, Cashier.

Directors. — H. S. Ballou, J. A. Dean, I. F. Kleckner, Geo. W. Gay, G. A. Wentworth.

THE CENTRAL LOAN AND DEBENTURE COMPANY,

EMPORIA, LYON COUNTY, KANSAS.

KANSAS CITY, MO.

STATEMENT, OCTOBER 28, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$612,450.00	Capital Stock paid in,	$250,000.00
Loans secured by second liens on Real Estate,	68,507.51	Surplus Fund,	22,000.00
Loans on Collat'l Security, } Loans on Personal Security, }	38,456.98	Undivided Profits,	4,944.78
Tax Sale Certificates,	9,137.75	Bills Payable,	40,000.00
Stocks and Bonds,	250.00	Debenture Bonds outstanding,	391,700.00
Other Real Estate,	27,441.86	Interest paid by Borrowers, awaiting presentation of Coupon,	1,373.88
Foreclosure Account,	1,290.55	Loans paid but not remitted for,	51,322.33
Furniture and Fixtures,	2,581.58	Due Borrowers on Loans made,*	96,747.81
Current Expenses,	1,034.05	Certificates of Deposit bearing Interest,	15,622.62
Remittances for Interest matured within 60 days,	9,183.62	Deposits awaiting Investment,	7,800.93
Other Past-due Interest remitted for but not paid to us,	31,861.58	Other Deposits,	5,027.97
Past-due Loans remitted for but not paid to us,	6,574.04		
Due from Branch Offices and Agents,	23,122.78		
Due from Sundry Persons,	11,955 55		
Due from B'ks and Bankers,	36,494 42		
Cash,	6,198.05		
Total,	$886,540.32	Total,	$886,540.32

* This amount includes $70,000 unpaid on City building Loans, which is to be paid out as buildings progress, and which, in accordance with contracts with the borrowers, is not yet payable.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Bonds Emporia Lodge No. 12, A. F. & A. M.,	$ 250.00	250.00	250.00

THE CENTRAL LOAN AND DEBENTURE CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1886	1896	.....	$50,050.00	$50,050.00	$50,000.00
B,	6	1886	1898	1896	50,000.00	50,000.00	50,000.00
C,	6	1886	1898	1896	50,000.00	50,000.00	50,000.00
D,	6	1886	1891	1890	47,525.00	47,525.00	47,500.00
E,	6	1887	1899	1897	50,050.00	50,050.00	50,000.00
F,	6	1887	1899	1897	50,125.00	50,125.00	50,000.00
G,	6	1888	1898	1894	50,000.00	50,000.00	50,000.00
H,	6	1888	1900	1895	33,100.00	33,100.00	33,100.00
I,	6	1889	1901	1895	11,100.00	11,100.00	11,100.00
Total,	....	.....	.....	.....	$391,950.00	$391,950.00	$391,700.00

Total amount of Debentures certified,	$391,700.00
Less amount on hand and with Agents,	22,000.00
Total liability for Debenture Bonds as per statement,	$369,700.00
Interest accrued on Debentures outstanding,	6,179.15

Trustees for Debentures, Emporia National Bank, T. S. Krutz, and C. N. Sterry.
Amount of outstanding Guaranteed Loans, 1st mortgages, $707,445; 2d mortgages, $41,543.65.
When organized, January 1, 1881. Under what State laws, Kansas.
Principal place of business, Emporia, Kansas.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, $250,000.

THOS. S. KRUTZ, President. C. A. LEIGHTON, Treasurer.
EDWIN FOWLER, Secretary.

DIRECTORS. — P. B. Plumb and Geo. A. Fernald.

CITIZENS STATE BANK,

Blakeman, Rawlins County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$405.50	Capital Stock paid in,	$19,500.00
Loans secured by second liens on Real Estate and personal guarantee,	800.00	Undivided Profits,	422.53
Loans on Collateral Security, Loans on Personal Security,	20,815.48	Bills Payable,	3,000.00
Tax Sale Certificates,	300.00	Certificates of Deposit bearing Interest,	4,000.00
Office Building,	740.37	Other Deposits,	4,119.17
Other Real Estate,	361.12		
Furniture and Fixtures,	1,389.99		
Current Expenses,	181.97		
Remittances for Interest matured within 60 days,	455.00		
Due from Banks and Bankers,	1,301.98		
Cash,	3,368.65		
Other Assets, viz.: Overdrafts, secured,	921.64		
Total,	$31,041.70	Total	$31,041.70

Amount of Outstanding Guaranteed Loans, none.
When organized, March 4, 1889. Under what State Laws, Kansas.
Principal place of business, Blakeman, Rawlins County, Kansas.
Authorized Capital, $50,000.
Personal liability of Stockholders, $65,000.

J. M. McFadden, President. T. W. Cochran, Vice-President.
O. L. Branson, Cashier.

Directors. — O. C. Merrifield, R. R. Williams, M.D., David Criswell, J. M. McFadden, T. W. Cochran, O. L. Branson.

THE COLORADO LOAN AND MORTGAGE COMPANY,

Colorado Springs, El Paso County, Colorado.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$19,930.50	Capital Stock paid in,	$14,500.49
Loans secured by second liens on Real Estate,	4,662.78	Undivided Profits,	327.45
Loans on Collateral Security,	200.00	Bills Payable,	6,672.00
Current Expenses,	1,870.02	Interest paid by Borrowers, awaiting presentation of Coupon,	9.02
Other Past-due Interest remitted for but not paid to us,	22.75	Certificates of Deposit bearing Interest,	750.00
Past-due Interest on loans owned by us (if credited to earnings),	35.75	Deposits awaiting Investment,	800.00
		Due to Banks and Bankers,	239.61
		Accounts payable, Recording,	460.45
		Reserve Fund,	2,962.78
Total,	$26,721.80	Total,	$26,721.80

Amount of outstanding Guaranteed Loans, $9,425.
When organized, September 29, 1888. Under what State laws, Colorado.
Principal place of business, Colorado Springs, Colorado.
Authorized Capital, $30,000.
Personal liability of Stockholders, $30,000.

D. Heron, President. G. W. Walker, Vice-President.
K. H. Field, Secretary and Treasurer.

Directors. — D. Heron, E. W. Webster, L. S. McLain, K. H. Field, G. E. Lindley, Frank G. Hotchkiss, G. W. Walker.

THE COLORADO SECURITIES COMPANY,

Denver, Arapahoe County, Colorado.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,880.00	Capital Stock paid in,	$30,000.00
Loans secured by second liens on Real Estate,	11,888.90	Undivided Profits,	660.11
Loans on Collat'l Security,	1,125.00	Loans paid but not remitted for,	2,673.00
Loans on Personal Security,	115.00	Due Borrowers on Loans made,	18,572.75
Tax Sale Certificates,	151.48	Deposits awaiting Investment,	3,997.87
Stocks and Bonds,	6,000.00	Other Deposits,	963.65
Other Real Estate,	10,225.25	Other Liabilities,	4,909.92
Furniture and Fixtures,	1,204.25	Foreclosure Account,	183.85
Current Expenses,	2,584.00	Commission Account (or Surplus),	20,541.91
Remittances for Interest matured within 60 days,	1,415.00		
Other Past-due Interest remitted for but not paid to us,	3,032.11		
Due from Branch Offices and Agents,	1,078.00		
Due from Sundry Persons and Companies,	12,219.15		
Due from B'ks and Bankers,	16,174.12		
Cash,	4,650.30		
Due on uncompleted loans,	7,760.50		
Total,	$82,503.06	Total,	$82,503.06

Amount of outstanding Guaranteed Loans, $539,982.
When organized, 1885. Incorporated August 26, 1886. Under what State laws, Colorado.
Principal place of business, Denver, Col.
Authorized Capital, $100,000.
Personal liability of Stockholders, nothing.

H. J. Aldrich, Prest. and Gen'l M'gr. E. A. Fay, Secretary.
J. H. Ottley, Vice-President and Eastern Manager.

Directors. — H. J. Aldrich, J. H. Ottley, F. E. Ottley, E. A. Fay.

COMMONWEALTH LOAN AND TRUST COMPANY,

KANSAS CITY, KAN., AND KANSAS CITY, MO.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$325,277.92	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	29,905.32	Undivided Profits,	28,114.54
Loans on Collat'l Security,	29,484.21	Bills Payable,	76,000.00
Loans on Personal Security,	4,065.39	Debenture Bonds outstanding,	173,750.00
Stocks and Bonds,	19,100.00	Due Borrowers on Loans made,	26,521.25
Furniture and Fixtures,	1,950.54	Certificates of Deposit bearing Interest,	12,083.03
Past-due Interest remitted for but not paid to us,	5,319.70	Deposits awaiting Investment,	20,558.26
Due from Branch Offices and Agents,	302.00	Other Deposits,	22,112.75
Due from Sundry Persons,	13,178.10	Due to Banks and Bankers,	7,967.08
Due from B'ks and Bankers,	32,999.38	Interest accrued on Debentures outstanding,	2,606.25
Cash,	3,033.29		
County Warrants,	5,097.31		
Total,	$469,713.16	Total,	$469,713.16

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
20 shares of Public Guaranty Savings Bank, Newport, N. H.,	$ 2,000.00	2,000.00	2,000.00
51 shares of People's Guaranty Savings Bank, Kansas City,	5,100.00	5,100.00	5,100.00
70 shares of Model Dwelling House Company, Kansas City,	7,000.00	7,000.00	7,000.00
50 shares of State Trust Co., Kansas City,	5,000.00	5,000.00	5,000.00

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
A,	6	1887	1893	1893	$105,110.00	$100,000.00
B,	6	1887	1898	1893	105,680.00	100,000.00
C,	6	1889	1899	1894	32,800.00	28,550.00
Total,	.....	.....	.....	.....	$243,590.00	$228,550.00

COMMONWEALTH LOAN AND TRUST CO. — CONTINUED.

Total amount of Debentures certified,	$228,550.00
Less amount on hand and with Agents,	54,800.00
Total liability for Debenture Bonds as per statement,	$173,750.00

Trustees for Debentures, Boston Safe Deposit and Trust Co., Boston, Mass.
Amount of outstanding Guaranteed Loans, $713,009.42.
When organized, February 2, 1887. Under what State laws, Kansas.
Principal place of business, Kansas City.
Authorized Capital, $100,000.
Personal liability of Stockholders, $100,000.

C. A. PARKS, President and Western Manager.
W. W. MASON, Vice-President, Treasurer, and Eastern Manager.
E. W. MASON, Asst. Treasurer. E. I. PARKS, Secretary.
F. M. HAYWARD, Counsel.

DIRECTORS. — Hon. Oscar H. Bradley, George M. Woodward, A. C. Stilphen, Frank H. Foster, George E. Thayer, Edwin B. Rogers, Frank M. Hayward, Edwin I. Parks, Waldo H. Howard, Clarence A. Parks, Warren W. Mason.

DAKOTA FARM MORTGAGE COMPANY,

Huron, Beadle County, South Dakota.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$410,923.28	Capital Stock paid in,	$386,500.00
Loans secured by second liens on Real Estate,	24,394.98	Surplus Fund,	18,600.00
Earned Commission on Debenture Loans,	27,254.72	Undivided Profits,	21,435.33
Tax Sale Certificates,	27,352.51	Debenture Bonds outstanding,	299,724.55
Foreclosure Account,	169.55	Interest paid by Borrowers, awaiting presentation of Coupon,	977.53
Premiums Paid,	4,378.51	Loans paid, but not remitted for,	7,877.78
Furniture and Fixtures,	1,891.68	Due Borrowers on Loans made,	8,002.18
Current Expenses,	9,457.58	Deposits awaiting Investment,	819.30
Remittances for Interest matured within 60 days,	1,208.00	Due to Branch Offices and Agents,	3,016.28
Other Past-due Interest remitted for but not paid to us,	5,778.00	Due to Banks and Bankers,	3,281.23
Past-due Interest on loans owned by us (if credited to earnings),	876.00		
Past-due Loans remitted for but not paid to us,	37,685.70		
Due from other Companies,	12,443.33		
Due from Sundry Persons,	677.33		
Due from Banks and Bankers,	103,622.93		
Bills Receivable,	50,319.85		
Second Notes guaranteed by other Companies,	30,000.00		
Interest on Debentures,	1,800.23		
Total,	$750,234.18	Total,	$750,234.18

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
1	6	1887	1897	1892	$102,000.00	$100,000.00
2	6	1888	1898	1893	103,000.00	100,000.00
3	6	1889	1899	1894	5,800.00	5,800.00
4	6	1888	1898	1893	85,000.00	84,800.00
British,	5*	.....	.....	.....	64,062.78	62,777.85
Total,	.....	.....	.....	.....	$359,862.78	$353,377.85

* Each bond has its own dates.

DAKOTA FARM MORTGAGE COMPANY. — CONTINUED.

Total amount of Debentures certified, ...	$353,377.85
Less amount on hand and with Agents, ...	53,653.30
Total liability for Debenture Bonds as per statement, . . .	$299,724.55

Trustees for Debentures, James W. Campbell, John H. Miller, and L. H. Hole, for series Nos. 1, 2, 3, and British. The American Trust Co., of Concord, N. H., is trustee for series No. 4.
Amount of outstanding Guaranteed Loans, none.
When organized, November 1, 1887. Under what State laws, Dakota Territory.
Principal place of business, Huron, South Dakota.
Authorized Capital, $10,000,000.
Personal liability of Stockholders, the amount of unpaid Capital.

L. H. HOLE, President. W. N. COLER, JR., Vice-President.
J. W. CAMPBELL, Secretary. J. H. MILLER, Treasurer.

DIRECTORS. — W. N. Coler, J. W. Campbell, J. H. Miller, A. E. Taylor, L. H Hole, J. L. Utter, E. J. Miller, W. N. Coler, Jr., Thomas E. Packer.

THE DEMING INVESTMENT COMPANY.

Oswego, La Bette County, Kansas.

STATEMENT, OCTOBER 22, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$38,125.40	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	6,604.77	Undivided Profits,	684.82
Loans on Collateral Security,	3,940.30	Bills Payable,	15,000.00
Loans on Personal Security,	1,067.47	Interest paid by Borrowers, awaiting presentation of Coupon,	1,060.52
Tax Sale Certificates,	1,992.67	Loans paid but not remitted for,	1,241.70
Stocks and Bonds,	25,525.00	Due Borrowers on Loans made,	1,661.90
Other Real Estate,	306.86	Deposits awaiting Investment,	4,756.40
Furniture and Fixtures,	875.12	Other Deposits,	1,028.34
Current Expenses,	460.74	Due to Branch Offices and Agents,	5,291.79
Remittances for Interest matured within 60 days,	1,258.13		
Other Past-due Interest remitted for but not paid to us,	452.80		
Past-due Loans remitted for but not paid to us,	1,639.95		
Due from Branch Offices and Agents,	2,485.60		
Due from Sundry Persons,	9,891.19		
Due from Banks and Bankers,	14,670.56		
Cash,	4,328.91		
Bonus,	12,500.00		
Treasury Stock,	4,600.00		
Total,	$130,725.47	Total,	$130,725.47

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
244 shares of Stock of First National Bank of Oswego, Kansas,	$ 24,400.00	24,400.00	26,840.00
100 shares of "Decatur Land Improvement and Furnace Co." Stock of New Decatur, Alabama,	1,000.00	1,125.00	1,200.00

Amount of outstanding Guaranteed Loans, $203,840.
When organized, January 1, 1888; Re-organized, August 1, 1889. Under what State laws, Kansas.
Principal place of business, Oswego, Kansas.
Authorized Capital, $100,000.
Personal liability of Stockholders, $200,000.

Nelson Case, President. R. O. Deming, Vice-President and Treasurer.
F. W. Keller, Secretary.

Directors. — Nelson Case, R. O. Deming, F. W. Keller, Geo. Leslie, John Elliott, J. B. Montgomery, Bayard T. Byrns.

THE EASTERN KANSAS INVESTMENT COMPANY.

Oswego, La Bette County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$8,435.00	Capital Stock paid in,	$12,500.00
Loans secured by second liens on Real Estate,	1,161.75	Undivided Profits,	945.29
Loans on Personal Security,	359.53	Bills Payable,	2,005.75
Premiums Paid,	4,600.00	Due Borrowers on Loans made,	1,079.75
Furniture and Fixtures,	1,610.00	Deposits awaiting Investment,	3,450.00
Due from Sundry Persons,	1,285.06	Other Liabilities,	145.31
Due from Banks and Bankers,	2,555.51		
Cash,	119.25		
Total,	$20,126.10	Total,	$20,126.10

Amount of outstanding Guaranteed Loans, $14,646.
When organized, December 26, 1888. Under what State laws, Kansas.
Principal place of business, Oswego, La Bette County, Kansas.
Authorized Capital, $50,000.
Personal liability of Stockholders, $50,000.

C. F. Winton, President. J. M. Grant, Vice-President.
M. E. Williams, Secretary. Fred Perkins, Treasurer.

Directors. — H. E. Taylor, C. F. Winton, J. M. Grant, M. E. Williams, Fred Perkins.

THE EMPORIA INVESTMENT COMPANY,

EMPORIA, LYON COUNTY, KANSAS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$4,660.00	Capital Stock paid in,	$35,000.00
Loans secured by second liens on Real Estate,	19,671.60	Surplus Fund,	17,622.83
Loans on Collat'l Security,	3,744.22	Undivided Profits,	417.79
Other Real Estate,	50,300.00	Bills Payable,	23,596.58
Furniture and Fixtures,	1,078.18	Dividends Unpaid,	235.53
Remittances for Interest matured within 60 days,	6,134.98	Loans paid but not remitted for,	5,200.00
Other Past-due Interest remitted for but not paid to us,	5,883.81	Due Borrowers on Loans made,	852.00
Due from Sundry Persons,	1,064.68	Certificates of Deposit bearing Interest,	1,236.39
Due from B'ks and Bankers,	3,125.79	Deposits awaiting Investment,	4,848.08
		Other Deposits,	6,649.50
		Due Sundry Persons,	4.56
Total,	$95,663.26	Total,	$95,663.26

Amount of outstanding Guaranteed Loans, $26,710.
When organized, December 1, 1886. Under what State laws, Kansas.
Principal place of business, Emporia, Kansas.
Authorized Capital, $40,000.
Personal liability of Stockholders, $35,000.

OTIS D. SWAN, President. JAMES D. HOLDEN, Vice-Pres't and Treas.
JNO. J. ROBERTSON, Secretary.

DIRECTORS. — Otis D. Swan, James D. Holden, Jno. J. Robertson.

EQUITABLE MORTGAGE COMPANY,

KANSAS CITY, MO.

NEW YORK, N. Y.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$6,759,620.86	Capital Stock paid in,	$1,000,000.00
Loans secured by second liens on Real Estate,	617,874.13	Surplus Fund,	200,000.00
Loans on Collat'l Security,	169,357.26	Guaranty Fund,	30,034.10
Tax Sale Certificates,	6,704.43	Undivided Profits,	127,907.95
Stocks and Bonds,	869,819.30	Bills Payable,	350,000.00
Office Building, Branch,	1,733.94	Debenture Bonds outstanding,	5,801,835.20
Other Real Estate,	39,085.90	Interest paid by Borrowers, awaiting presentation of Coupon,	47,752.76
Premiums Paid,	59,235.66	Loans paid but not remitted for,	13,029.92
Furniture and Fixtures,	12,835.55	Due Borrowers on Loans made,	105,689.40
Current Expenses,	41,739.56	Certificates of Deposit bearing Interest,	679,256.67
Remittances for Interest matured within 60 days,	13,546.38	Deposits awaiting Investment,	19,110.49
Other Past-due Interest remitted for but not paid to us,	42,209.02	Other Deposits,	352,227.67
Due from Branch Offices and Agents,	15,866.05	Due to Branch Offices and Agents,	72,152.61
Due from Sundry Persons,	13,762.15	Due to Banks and Bankers,	53,971.33
Due from B'ks and Bankers,	165,828.34		
Cash,	23,749.57		
Total,	$8,852,968.10	Total,	$8,852,968.10

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
United States Gov. Registered 4s,	$ 41,000.00	53,021.25	.....
" " 4½s,	400.00	432.00	.....
Waterville, Me., Sewer Bonds,	50,000.00	51,812.46	.....
Decatur Co., Ind., Court House,	30,000.00	31,297.60	.....
Hardin Co., Ohio, Bonds,	55,000.00	56,385.12	.....
Minnehaha Co., Dakota, Court House,	79,000.00	79,879.28	.....
City of Leavenworth, Kas.,	45,000.00	44,375.00	.....
Pine Bluff Water and Light Co., Arkansas,	61,000.00	60,995.04	.....
Weatherford Water, Electric Light, and Ice Co., Texas,	36,000.00	36,009.66	.....
Oswego, Kas., Water Works Co. Bonds,	23,000.00	22,162.33	.....
Albion, N. Y., " " "	2,500.00	2,487.50	.....
Kansas, Mo., and Neb. School Dis. Bonds,	27,470.00	25,962.06	.....
Bank of Garden City, Kas., Stock,	33,000.00	33,000.00	.....
K. C., S. D. & S. B., Kansas City, Mo., Stock,	45,000.00	45,000.00	.....
Bank of Little Rock, Arkansas,	150,000.00	150,000.00	.....
Atlanta Trust and Banking Co., Atlanta, Ga.,	50,000.00	50,000.00	.....
Delta Trust and B'king Co., Vicksburg, Miss.,	100,000.00	100,000.00	.....
First Nat'l Bank, Garden City, Kas.,	22,000.00	22,000.00	.....
Chicago Vault Co., Chicago, Ill.,	5,000.00	5,000.00	.....

EQUITABLE MORTGAGE COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage Loans.	2d Mortgage Loans.	Real Estate.	Security.	Debentures.
1,	6	1886	1896	1891	$100,042.74	$.....	$.....	$100,042.74	$100,000.00
2,	6	1887	1897	1892	100,000.00	.....	.....	100,000.00	100,000.00
3,	6	"	"	"	100,000.00	.....	.....	100,000.00	100,000.00
4,	6	"	"	"	100,102.50	.....	.....	100,102.50	100,000.00
5,	6	"	"	"	100,000.44	.....	.....	100,000.44	100,000.00
6,	6	"	"	"	100,017.50	.....	.....	100,017.50	100,000.00
7,	6	"	"	"	100,000.00	.....	.....	100,000.00	100,000.00
8,	6	"	"	"	100,000.00	.....	.....	100,000.00	100,000.00
9,	6	"	"	"	100,000.00	.....	.....	100,000.00	100,000.00
10,	6	"	"	"	100,000.00	.....	.....	100,000.00	100,000.00
11,	6	"	"	"	100,100.00	.....	.....	100,100.00	100,000.00
12,	6	"	"	"	100,019.83	.....	.....	100,019.83	100,000.00
13,	6	"	"	"	100,090.85	.....	.....	100,090.85	100,000.00
14,	6	"	"	"	100,029.25	.....	.....	100,029.25	100,000.00
15,	6	"	"	"	100,008.75	.....	.....	100,008.75	100,000.00
16,	6	"	"	"	100,000.00	.....	.....	100,000.00	100,000.00
17,	6	"	"	"	99,520.23	.....	.....	99,520.23	100,000.00
18,	6	"	"	"	100,099.00	.....	.....	100,099.00	100,000.00
19,	6	"	"	"	100,060.75	.....	.....	100,060.75	100,000.00
20,	6	"	"	"	100,027.50	.....	.....	100,027.50	100,000.00
21,	6	"	"	"	100,067.50	.....	.....	100,067.50	100,000.00
22,	6	1888	1898	1893	100,005.00	.....	.....	100,005.00	100,000.00
23,	6	"	"	"	94,385.00	.....	.....	94,385.00	94,000.00
24,	6	"	"	"	100,448.63	.....	.....	100,448.63	100,000.00
25,	6	"	"	"	100,006.26	.....	.....	100,006.26	100,000.00
26,	6	"	"	"	100,084.79	.....	.....	100,084.79	100,000.00
27,	6	"	"	"	100,004.29	.....	.....	100,004.29	100,000.00
28,	6	"	"	"	100,010.05	.....	.....	100,010.05	100,000.00
29,	6	"	"	"	100,004.34	.....	.....	100,004.34	100,000.00
30,	6	"	"	"	100,000.06	.....	.....	100,000.06	100,000.00
31,	6	"	"	"	100,102.01	.....	.....	100,102.01	100,000.00
32,	6	"	"	"	100,010.35	.....	.....	100,010.35	100,000.00
33,	6	"	"	"	100,028.74	.....	.....	100,028.74	100,000.00
34,	6	"	"	"	100,002.72	.....	.....	100,002.72	100,000.00
35,	6	1889	1899	1894	100,002.96	.....	.....	100,002.96	100,000.00
36,	6	1888	1898	1893	100,002.17	.....	.....	100,002.17	100,000.00
37,	6	"	"	"	100,017.50	.....	.....	100,017.50	100,000 00
38,	6	"	"	"	100,008.42	.....	.....	100,008.42	100,000.00
39,	6	1889	1894	1892	100,000.15	.....	.....	100,000.15	100,000.00
40,	6	"	"	"	100,005.08	.....	.....	100,005.08	100,000.00
41,	6	"	"	"	100,002.12	.....	.....	100,002.12	100,000.00
42,	6	"	"	"	75,035.00	.....	.....	75,035.00	75,000.00
43,	6	"	"	"	51,536.25	.....	.....	51,536.25	50,000.00
45,	6	"	1899	1896	100,026.10	.....	.....	100,026.10	100,000.00
55,	6	"	"	1894	15,004.33	.....	.....	15,004.33	15,000.00
A,	7	1887	1894	1890	.....	109,275.17	.....	109,275.17	100,000.00
B,	7	"	"	"	.....	110,731.73	.....	110,731.73	100,000.00
C,	7	"	"	"	.....	110,441.65	.....	110,441.65	100,000.00

EQUITABLE MORTGAGE COMPANY.—Continued.

STATEMENT OF DEBENTURE BONDS.—Continued.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage Loans.	2d Mortgage Loans.	Real Estate.	Security.	Debentures.
D,	7	1887	1894	1890	$27,450.04	$80,353.69	$.....	$107,803.73	$100,000.00
E,	7	1888	1895	1891	57,035.43	48,449.28	.....	105,484.71	100,000.00
F,	7	"	"	"	100,320.55	.....	.....	100,320.55	100,000.00
G,	7	"	"	"	99,993.94	.....	.....	99,993.94	100,000.00
H,	7	"	"	"	100,162.99	.....	.....	100,162.99	100,000.00
I,	7	"	"	"	100,058.93	.....	.....	100,058.93	100,000.00
J,	7	"	"	"	100,044.51	.....	.....	100,044.51	100,000.00
AA,	7	"	"	"	.....	.....	100,000	100,000.00	100,000.00
BB,	7	"	"	"	.....	.....	100,000	100,000.00	100,000.00
CC,	7	"	"	"	.....	.....	100,000	100,000.00	100,000.00
DD,	7	1889	1896	1892	.....	.....	90,000	90,000.00	90,000.00
EE,	7	"	"	"	.....	.....	80,000	80,000.00	80,000.00
FF,	7	"	"	"	.....	.....	30,000	30,000.00	30,000.00
GG,	7	"	"	"	.....	.....	25,000	25,000.00	25,000.00
HH,	7	"	"	"	.....	.....	45,000	45,000.00	45,000.00
1 & 2,	7	1886	"	1893	.....	2,859.47	.....	2,859.47	5,300.00
E 1,†	5	**	....	*	813,747.50	....	.....	813,747.50	820,035.20
Total,	....	....	...	....	5,735,733.05	462,110.99	570,900	6,767,844.04	6,729,335.20

** During 1888 and 1889. * 3, 5, and 7 years. † Foreign.

Total amount of Debentures certified,	$6,729,335.20
Less amount on hand and with Agents,	927,500.00
Total liability for Debenture Bonds as per statement,	$5,801,835.20

Trustees for Debentures, American Loan and Trust Co., New York, Series 1 to 55, 6 per cent. K. C., S. D. & S. B., Kansas City, Series A to J and AA to HH, 7 per cent. American National Bank, Kansas City, Series 1 and 2, 7 per cent. Chas. Seymour Grenfel, Esq., Harvey Rankin, Esq., London, Eng., Series E 1, Foreign, 5 per cent.
Amount of outstanding Guaranteed Loans, $3,862,545.
When organized, July 26, 1884. Under what State laws, Missouri.
Principal place of business, New York City.
Authorized Capital, $2,000,000.
Personal liability of Stockholders, $1,000,000.

Charles N. Fowler, President.
Chas. Benj. Wilkinson, H. P. Churchill, Vice-Presidents.
Charles B. Hobbs, Treasurer. L. B. Brainerd, Secretary.

Directors.—H. P. Churchill, Sir Henry Cartwright, Edward H. Hobbs, Charles N. Fowler, C. Benj. Wilkinson, Joseph H. Chadwick, John E. Guild.

FIDELITY LOAN AND TRUST COMPANY.

Sioux City, Woodbury County, Iowa.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,560,450.00	Capital Stock paid in,	$376,350.00
Earned Commission on Debenture Loans,	189,127.16	Surplus Fund,	66,612.65
Loans on Collateral Security,	86,735.58	Loans Payable,	30,000.00
Loans on Personal Security,	9,157.82	Debenture Bonds outstanding,	2,222,000.00
Tax Sale Certificates,	7,727.27	Interest paid by Borrowers, awaiting presentation of Coupon,	5,316.16
Stocks and Bonds,	25,000.00	Loans paid, but not remitted for,	800.00
Other Real Estate,	456.26	Due Borrowers on Loans made,	63,606.35
Foreclosure Account,	4,757.15	Certificates of Deposit bearing Interest,	17,500.00
Premiums Paid,	8,897.07	Deposits awaiting Investment,	491.76
Current Expenses,	15,344.51	Other Deposits,	38,237.61
Other Past-due Interest remitted for but not paid to us,	27,363.19	Due to Branch Offices and Agents,	1,767.00
Due from Sundry Persons,	5,113.61	Due to Banks and Bankers,	95,996.21
Due from Banks and Bankers,	33,363.69	Interest accrued on Debentures outstanding,	36,795.00
Cash,	8,066.57	Re-discounts,	21,000.00
Accrued Interest on Mortgages,	62,912.86	Commission Mortgage Notes,	98,000.00
Special Reserve Fund with Metropolitan Trust Co.,	30,000.00		
Total,	$3,074,472.74	Total,	$3,074,472.74

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Iowa Investment Company,	$ 18,500.00	18,500.00	18,500.00
Wyoming Improvement Company,	3,000.00	3,000.00	3,000.00
Spink County Bank,	1,000.00	1,000.00	1,000.00
Granite City Bank,	2,500.00	2,500.00	2,500.00

FIDELITY LOAN AND TRUST COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1886	1896	1891	$50,000.00	$174,610.00	$50,000.00
B,	6	1886	1896	1891	50,000.00	150,120.00	50,000.00
C,	6	1886	1896	1891	50,000.00	151,900.00	50,000.00
D,	6	1886	1896	1891	50,000.00	148,448.00	50,000.00
E,	6	1886	1896	1891	50,000.00	160,370.00	50,000.00
F,	6	1886	1896	1891	50,000.00	159,140.00	50,000.00
G,	6	1886	1896	1891	50,000.00	155,686.00	50,000.00
H,	6	1886	1896	1891	50,000.00	170.350.00	50,000.00
I,	6	1886	1896	1891	50,000.00	161,715.00	50,000.00
J,	6	1886	1897	1892	50,000.00	167,460.00	50,000.00
K,	6	1886	1897	1892	50,000.00	170,220.00	50,000.00
L,	6	1887	1897	1892	50,000.00	161,130.00	50,000.00
M,	6	1887	1897	1892	50,000.00	156,941.00	50,000.00
N,	6	1887	1897	1892	50,000.00	167,600.00	50,000.00
O,	6	1887	1897	1892	50,000.00	160,335.00	50,000.00
P,	6	1887	1897	1892	50,000.00	159,700.00	50,000.00
Q,	6	1887	1897	1892	50,000.00	159,466.00	50,000.00
R,	6	1887	1897	1892	50,000.00	168,240.00	50,000.00
S,	6	1887	1897	1892	50,000.00	151,990.00	50,000.00
T,	6	1887	1897	1892	50,000.00	159,125.00	50,000.00
U,	6	1887	1897	1892	50,000.00	162,238.00	50,000.00
V,	6	1887	1897	1892	50,000.00	178,885.00	50,000.00
W,	6	1887	1897	1892	50,000.00	162,260.00	50,000.00
X,	6	1887	1897	1892	50,000.00	160,571.00	50,000.00
Y,	6	1887	1897	1892	50,000.00	160,985.00	50,000.00
Z,	6	1887	1897	1892	50,000.00	160,437.00	50,000.00
AA,	6	1887	1897	1892	50,000.00	158,921.00	50,000.00
BB,	6	1887	1897	1892	50,000.00	162,505.00	50,000.00
CC,	6	1887	1897	1892	40,000.00	123,625.00	40,000.00
DD,	6	1887	1897	1892	50,000.00	161,740.00	50,000.00
EE,	6	1887	1897	1892	50,000.00	153,410.00	50,000.00
FF,	6	1888	1898	1893	50,000.00	153,057.00	50,000.00
GG,	6	1888	1898	1893	50,000.00	149,825.00	50,000.00
HH,	6	1888	1898	1893	50,000.00	171,870.00	50,000.00
II,	6	1888	1898	1893	50,000.00	168,373.00	50,000.00
JJ,	6	1888	1898	1893	50,000.00	141,295.00	50,000.00
KK,	6	1888	1898	1893	50,000.00	161,623.00	50,000.00
LL,	6	1888	1898	1893	50,000.00	161,255.00	50,000.00
MM,	6	1889	1899	1894	50,000.00	166,920.00	50,000.00
NN,	6	1889	1899	1894	50,000.00	155,776.00	50,000.00
OO,	6	1889	1899	1894	50,000.00	148,180.00	50,000.00
PP,	6	1889	1899	1894	50,000.00	149,515.00	50,000.00
QQ,	6	1889	1899	1894	50,000.00	148,830.00	50,000.00
RR,	6	1889	1899	1894	50,000.00	149,585.00	50,000.00
SS,	6	1889	1899	1894	50,000.00	150,550 00	50,000.00
TT,	6	1889	1899	1894	50,000.00	155,190.00	50,000.00
UU,	6	1889	1899	1894	50,000.00	153,235.00	50,000.00
VV,	6	1889	1899	1894	10,000.00	32,350.00	10,000.00
Total,					$2,350,000.00	$7,477,552.00	$2,350,000.00

FIDELITY LOAN AND TRUST COMPANY. — CONTINUED.

Total amount of Debentures certified, ...	$2,350,000.00
Less amount on hand and with Agents, ...	128,000.00
Total liability for Debenture Bonds as per statement, . . .	$2,222,000.00

Trustees for Debentures, Metropolitan Trust Company, New York.
Amount of outstanding Guaranteed Loans, none.
When organized, January 2, 1886. Under what State laws, Iowa.
Principal place of business, Sioux City, Iowa.
Authorized Capital, $500,000.
Personal liability of Stockholders, none.

JOSEPH SAMPSON, President. FRANK W. LITTLE, Secretary.
JOHN C. FRENCH, Vice-President. WILLIAM G. CLAPP, Treasurer.

DIRECTORS. — Joseph Sampson, Cornelius C. Cuyler, William G. Clapp, John C. French, Frank W. Little.

THE GEORGIA LOAN AND TRUST COMPANY,

Americus, Sumter County, Georgia.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$57,650.00	Capital Stock paid in,	$100,000.00
Other Real Estate,	2,600.00	Undivided Profits,	3,355.22
Foreclosure Account,	11,450.00	Loans paid but not remitted for,	4,500.00
Current Expenses,	1,555.37	Due Borrowers on Loans made,	2,395.00
Remittances for Interest matured within 60 days,	3,339.79	Certificates of Deposit bearing Interest,	11,207.30
Other Past-due Interest remitted for but not paid to us,	6,522.91		
Past-due Loans remitted for but not paid to us,	4,200.00		
Due from Branch Offices and Agents,	267.21		
Due from B'ks and Bankers,	21,357.81		
Cash,	2,014.43		
Special Premiums,	10,500.00		
Total,	$121,457.52	Total,	$121,457.52

Amount of outstanding Guaranteed Loans, $126,125.
When organized, Nov. 30, 1883. Under what State laws, Georgia.
Principal place of business, Americus, Sumter Co., Ga.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, unpaid subscriptions.

E. Burr, Jr., President. H. M. Knapp, Vice-President.
O. A. Coleman, Sec'y and Treasurer. J. E. Bivins, Land Examiner.
B. P. Hollis, Attorney.

Directors. — E. Burr, Jr., H. M. Knapp, S. C. Trubee, Alexander Hawley, Benjamin Betts, O. A. Coleman, J. E. Bivins.

THE GLOBE LOAN AND TRUST COMPANY,

Omaha, Douglass County, Nebraska.

STATEMENT, NOVEMBER 9, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$24,465.14	Capital Stock paid in,	$82,500.00
Loans secured by second liens on Real Estate,	2,270.00	Surplus Fund,	2,479.89
Loans on Collat'l Security,	10,565.32	Bills Payable,	9,850.00
Stocks and Bonds,	1,050.00	Other Liabilities,	2,886.90
Other Real Estate,	45,313.41		
Furniture and Fixtures,	2,137.59		
Past-due Interest on loans owned by us,	2,926.37		
Due from Sundry Persons, Due from B'ks and Bankers, Cash,	8,988.96		
Total,	$97,716.79	Total,	$97,716.79

When organized, November 9, 1889. Under what State laws, Nebraska.
Principal place of business, Omaha, Neb.
Authorized Capital, $150,000.
Personal liability of Stockholders, liable for stock subscribed for. Stock non-assessable.

H. O. Devries, President. Cadet Taylor, Vice-President.
W. B. Taylor, Secretary and Treasurer.

Directors.—H, O. Devries, W. B. Taylor, T. H. Taylor, H. K. Burkett, Robert B. Guild, C. H. Fowler, Samuel C. Beckwith, M. Eugene Culver, Charles E. Williamson, Cadet Taylor.

HAMILTON LOAN AND TRUST COMPANY,

Kearney, Buffalo County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$131,213.45	Capital Stock paid in,	$211,500.00
Loans secured by second liens on Real Estate,	48,500.37	Surplus Fund,	12,000.00
Other Real Estate,	884.21	Undivided Profits,	13,053.05
Furniture and Fixtures,	1,724.98	Interest paid by Borrowers, awaiting presentation of Coupon,	940.60
Current Expenses,	8,420.40	Loans paid but not remitted for,	200.00
Remittances for Interest matured within 60 days,	2,757.71	Due Borrowers on Loans made,	20,324.96
Other Past-due Interest remitted for but not paid to us,	4,787.23	Deposits awaiting Investment,	773.81
Due from Sundry Persons,	1,177.22	Due Investors, Interest Coupons awaiting presentation,	943.28
Cash deposited with Banks and Bankers,	60,080.77		
Cash in office,	189.36		
Total,	$259,735.70	Total,	$259,735.70

Amount of outstanding Guaranteed Loans, $748,937.50.
When organized, February 1, 1887. Under what State laws, Nebraska.
Principal place of business, City of Kearney, Nebraska.
Authorized Capital, $300,000.
Personal liability of Stockholders, nothing.

M. E. Worthen, President. F. W. Popple, 1st Vice-President.
W. F. R. Mills, 2d Vice-President. W. P. Aldrich, Treasurer.
L. F. Spencer, Secretary.

Directors. — M. E. Worthen, Geo. L. Whitman, Wm. C. Browning, Charles H. Wheeler, W. F. R. Mills, Gen. John M. Thayer, W. P. Aldrich, Wm. Almon Wolff, Peter Reid, F. W. Popple, John N. Beach, Thomas Scattergood, John T. Granger, L. F. Spencer, Herbert F. Stevens, F. Y. Robertson, Edward Forsythe.

HOWARD STATE BANK,

Howard, Elk County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$973,550.00	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	25,960.11	Undivided Profits,	27,463.05
Loans on Personal Security,	33,759.46	Interest paid by Borrowers, awaiting presentation of Coupon,	2,296.86
Office Building,	6,940.91	Certificates of Deposit bearing Interest,	4,724.00
Other Real Estate,	10,068.00	Other Deposits,	85,447.29
Furniture and Fixtures for five different offices,	5,328.27	Due to Banks and Bankers,	73.08
Current Expenses,	14,616.81	Bonds outstanding guaranteed,	385,400.00
Remittances for Interest matured within 60 days,	3,119.75	Bonds outstanding not guaranteed,	511,670.00
Other Past-due Interest remitted for but not paid to us,	4,211.36		
Due from Sundry Persons,	2,471.77		
Due from B'ks and Bankers,	18,375.04		
Cash,	7,713.18		
Commissions and Dividends paid,	10,959.62		
Total,	$1,117,074.28	Total,	$1,117,074.28

Amount of outstanding Guaranteed Loans, $385,400.
When organized, 1879. Incorporated, 1886. Under what State laws, Kansas.
Principal place of business, Howard, Kansas.
Authorized Capital, $250,000.
Personal liability of Stockholders, the amount of stock subscribed by each.

John J. Pyle, President. W. S. Lambert, Vice-Pres't and Gen'l Mgr.
G. H. Haines, Sec'y and Treas. S. J. Haines, Cashier.
G. H. Thompson, Asst. Cash'r. W. H. Breckenridge, 2d Asst. Cashier.

Directors. — W. S. Lambert, John J. Pyle, Jona Travilla, C. B. Biglow, J. Z. Burchfield, D. H. Foster, G. H. Haines, S. J. Haines, E. J. Foote.

JARVIS-CONKLIN MORTGAGE TRUST COMPANY,

Kansas City, Jackson County, Mo.

STATEMENT, NOVEMBER 9, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$3,781,207.87	Capital Stock paid in,	$1,500,000.00
Loans secured by second liens on Real Estate,	121,929.30	Surplus Fund,	25,000.00
Loans on Collat'l Security,	117,918.80	Undivided Profits,	197,709.86
Loans on Personal Security,	47,318.30	Premiums, unpaid commissions due Agents,	1,292.41
Tax Sale Certificates,	55,075.52	Debenture Bonds outstanding,	3,046,127.26
Stocks and Bonds,	718,833.13	Loans paid but not remitted for,	45,040.27
Other Real Estate,	188,250.67	Due Borrowers on Loans made,	136,355.44
Foreclosure Account,	3,177.55	Certificates of Deposit bearing Interest,	144,145.29
Premiums Paid on Government Bonds,	21,410.12	Deposits awaiting Investment,	392,305.03
Current Expenses, including commis. p'd Agents,	124,705.39	Other Deposits,	255,984.99
Remittances for Interest matured within sixty days,	8,957.93	Due to Branch Offices and Agents,	112,439.30
Other Past-due Interest remitted for but not paid to us,	114,363.82	Due to Banks and Bankers,	3,700.14
Past-due Loans remitted for but not paid to us,	32,918.53	Cashier's Checks outstanding,	5,155.02
Due from Branch Offices and Agents,	38,006.02	Savings Deposits,	157,286.39
Due from Sundry Persons,	121,305.71		
Due from B'ks and Bankers,	338,108.45		
Cash,	6,190.52		
Due on uncompleted loans,	182,863.77		
Total,	$6,022,541.40	Total,	$6,022,541.40

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
U. S. Government 4s,	$ 50,000.00	174,410.12	.....
" " 4½s,	103,000.00		
Interstate Elevated Railway Bonds,	129,000.00	129,000.00	.....
Ogden City Street Railway Bonds,	80,000.00	80,000.00	.....
Prescott & Arizona Central Railway Bonds,	15,000.00	13,500.00	.....
Metropolitan Street Railway Stock,	7,000.00	7,000.00	.....
Washington Park Bonds,	100,000.00	100,000.00	.....
San Diego County Bonds,	91,800.00	89,964.00	.....
Waco City, Texas, Bonds,	40,000.00	40,800.00	.....
Bijou Reservoir and Canal Co. Bonds,	40,000.00	40,000.00	.....
Junction City, Kas., Warrants,	14,000.00	14,140.00	.....
McKinney, Texas, Bonds,	10,000.00	10,200.00	.....

JARVIS-CONKLIN MORTGAGE TRUST CO.—Continued.

DESCRIPTION OF STOCKS AND BONDS.—Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Oceanside School Bonds,	$ 3,000.00	3,136.22	.....
Richland School Bonds,	2,000.00	2,079.67	.....
Daneri School Bonds,	1,200.00	1,272.00	.....
Tillarnook Co., Oregon, Tax warrants,	517.00	519.80	.....
Oneota School Bonds,	4,000.00	4,201.22	.....
Cherokee Co. Scrip,	9,339.75	9,339.75	.....
English Consols,	4,900.00	4,989.07	.....
Ford Co. Bonds,	11,000.00	11,000.00	.....
India Gov. Stocks, British,	4,600.00	4,691.40	.....

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1886	1896	1891	$100,110.00	$100,110.00	$100,000.00
B,	6	1886	1896	1891	90,150.00	90,150.00	90,000.00
C,	6	1886	1896	1891	95,050.00	95,050.00	95,000.00
D,	6	1887	1897	1892	100,125.00	100,125.00	100,000.00
E,	6	1887	1897	1892	99,525.00	99,525.00	99,500.00
F,	6	1887	1897	1892	100,175.00	100,175.00	100,000.00
G,	6	1887	1897	1892	94,025.00	94,025.00	94,000.00
H,	6	1887	1897	1892	100,025.00	100,025.00	100,000.00
I,	6	1887	1897	1892	90,063.00	90,063.00	90,000.00
J,	6	1887	1897	1892	100,025.00	100,025.00	100,000.00
K,	6	1887	1897	1892	99,765.00	99,765.00	99,700.00
L,	6	1888	1898	1893	100,175.00	100,175.00	100,000.00
N,	6	1888	1898	1893	100,250.00	100,250.00	100,000.00
P,	6	1888	1898	1893	98,025.00	98,025.00	98,000.00
Q,	6	1888	1898	1893	31,525.00	31,525.00	31,400.00
M,	6	1887	1897	1892	100,052.26	100,052.26	100,000.00
O,	6	1888	1898	1893	100,000.00	100,000.00	100,000.00
R,	6	1888	1898	1893	100,175.00	100,175.00	100,000.00
S,	6	1889	1899	1894	35,000.00	35,000.00	35,000.00
AA,	6	1889	1899	1894	500,011.60	500,011.60	500,000.00
BB,	6	1889	1899	1894	100,081.33	100,081.33	100,000.00
EA,	5	1888	1898 1893	1893	907,860.00	907,860.00	906,181.66
Z,	5½	1889	1899	1894	*382,300.00	382,300.00	363,636.30
Total,	....	....	....	....	.....	$3,624,493.19	$3,602,417.96

* Municipal and Corporation Bonds.

THE KANSAS CITY INVESTMENT COMPANY. — CONTINUED.

Total amount of Debentures certified,	$851,200.00
Less amount on hand and with Agents,	27,000.00
Total liability for Debenture Bonds as per statement,	$824,200.00

Trustees for Debentures, A, B, D, John Jeffries & Sons, Boston. Vermont, J. Ross, W. S. Boynton, J. C. Clarke. Portsmouth, Wallace Hackett, E. P. Kimball.
Amount of outstanding Guaranteed Loans, $200,000.
When organized, May, 1882. Under what State laws, Missouri.
Principal place of business, Kansas City, Mo.
Authorized Capital, $300,000.
Personal liability of Stockholders, none.

EDWARD E. HOLMES, President and Treasurer.
WILLIS G. MYERS, Vice-President. GEORGE M. VANEVERA, Secretary.

DIRECTORS. — E. E. Holmes, W. G. Myers, J. D. S. Cook, W. B. Clarke, A. N. Gossett, G. M. Vanevera, C. P. Bryant.

THE KANSAS INVESTMENT COMPANY,

Topeka, Shawnee County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,231,614.00	Capital Stock paid in,	$500,000.00
Loans secured by second liens on Real Estate,	418,471.89	Surplus Fund,	100,000.00
Remittances for Interest matured within 60 days,	8,295.17	Undivided Profits,	62,995.71
Other Past-due Interest remitted for but not paid to us,	5,893.79	Debenture Bonds outstanding,	1,711,107.50
Past-due Interest on loans owned by us, matured within 60 days,	4,004.90	Interest paid by Borrowers, awaiting presentation of Coupon,	7,943.87
Other Past-due Interest on loans owned by us,	3,865.59	Loans paid but not remitted for,	21,652.00
Due from B'ks and Bankers,	24,837.85	Due Borrowers on Loans made,	11,414.92
Cash,	8,558.16	Certificates of Deposit bearing Interest,	112,110.00
Accrued Interest on Debenture loans,	26,158.84	Deposits awaiting Investment,	13,314.67
Accrued Interest on other loans owned by us,	2,308.22	Other Deposits,	7,105.18
		Interest accrued on Debentures outstanding,	28,084.67
		Cashier's Checks,	26.14
		Debenture Bond Coupons awaiting presentation,	2,913.75
		Time Trust deposits,	157,340.00
Total,	$2,736,008.41	Total,	$2,736,008.41

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6½	1886	1891	.....	$11,900.00	$11,900.00	$10,000.00
B,	6½	1886	1891	.....	105,230.00	105,230.00	100,000.00
C,	6½	1886	1891	.....	108,645.00	108,645.00	99,800.00
D,	6	1886	1891	.....	93,810.00	93,810.00	89,200.00
E,	6	1886	1891	.....	89,434.00	89,434.00	83,400.00
F,	6	1887	1897	1892	96,070.00	96,070.00	85,600.00
G,	6	1887	1897	1892	66,345.00	66,345.00	62,200.00
H,	6	1888	1898	1893	95,140.00	95,140.00	89,400.00
I,	6	1888	1898	1893	51,225.00	51,225.00	48,200.00
J,	6	1888	1898	1893	106,065.00	106,065.00	100,000.00
K,	6	1888	1898	1893	105,550.00	105,550.00	100,000.00
L,	6	1888	1898	1893	84,625.00	84,625.00	80,000.00
M,	6	1888	1898	1893	105,140.00	105,140.00	97,000.00
Q,	6	1889	1899	1894	109,400.00	109,400.00	100,000.00
R,	6	1889	1899	1894	116,600.00	116,600.00	100,000.00

THE KANSAS CITY INVESTMENT COMPANY. — CONTINUED.

Total amount of Debentures certified,	$851,200.00
Less amount on hand and with Agents,	27,000.00
Total liability for Debenture Bonds as per statement,	$824,200.00

Trustees for Debentures, A, B, D, John Jeffries & Sons, Boston. Vermont, J. Ross, W. S. Boynton, J. C. Clarke. Portsmouth, Wallace Hackett, E. P. Kimball.
Amount of outstanding Guaranteed Loans, $200,000.
When organized, May, 1882. Under what State laws, Missouri.
Principal place of business, Kansas City, Mo.
Authorized Capital, $300,000.
Personal liability of Stockholders, none.

EDWARD E. HOLMES, President and Treasurer.
WILLIS G. MYERS, Vice-President. GEORGE M. VANEVERA, Secretary.

DIRECTORS. — E. E. Holmes, W. G. Myers, J. D. S. Cook, W. B. Clarke, A. N. Gossett, G. M. Vanevera, C. P. Bryant.

THE KANSAS INVESTMENT COMPANY,

Topeka, Shawnee County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,231,614.00	Capital Stock paid in,	$500,000.00
Loans secured by second liens on Real Estate,	418,471.89	Surplus Fund,	100,000.00
Remittances for Interest matured within 60 days,	8,295.17	Undivided Profits,	62,995.71
Other Past-due Interest remitted for but not paid to us,	5,893.79	Debenture Bonds outstanding,	1,711,107.50
Past-due Interest on loans owned by us, matured within 60 days,	4,004.90	Interest paid by Borrowers, awaiting presentation of Coupon,	7,943.87
Other Past-due Interest on loans owned by us,	3,865.59	Loans paid but not remitted for,	21,652.00
Due from B'ks and Bankers,	24,837.85	Due Borrowers on Loans made,	11,414.92
Cash,	8,558.16	Certificates of Deposit bearing Interest,	112,110.00
Accrued Interest on Debenture loans,	26,158.84	Deposits awaiting Investment,	13,314.67
Accrued Interest on other loans owned by us,	2,308.22	Other Deposits,	7,105.18
		Interest accrued on Debentures outstanding,	28,084.67
		Cashier's Checks,	26.14
		Debenture Bond Coupons awaiting presentation,	2,913.75
		Time Trust deposits,	157,340.00
Total,	$2,736,008.41	Total,	$2,736,008.41

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6½	1886	1891	.....	$11,900.00	$11,900.00	$10,000.00
B,	6½	1886	1891	.....	105,230.00	105,230.00	100,000.00
C,	6½	1886	1891	.....	108,645.00	108,645.00	99,800.00
D,	6	1886	1891	.....	93,810.00	93,810.00	89,200.00
E,	6	1886	1891	.....	89,434.00	89,434.00	83,400.00
F,	6	1887	1897	1892	96,070.00	96,070.00	85,600.00
G,	6	1887	1897	1892	66,345.00	66,345.00	62,200.00
H,	6	1888	1898	1893	95,140.00	95,140.00	89,400.00
I,	6	1888	1898	1893	51,225.00	51,225.00	48,200.00
J,	6	1888	1898	1893	106,065.00	106,065.00	100,000.00
K,	6	1888	1898	1893	105,550.00	105,550.00	100,000.00
L,	6	1888	1898	1893	84,625.00	84,625.00	80,000.00
M,	6	1888	1898	1893	105,140.00	105,140.00	97,000.00
Q,	6	1889	1899	1894	109,400.00	109,400.00	100,000.00
R,	6	1889	1899	1894	116,600.00	116,600.00	100,000.00

THE KANSAS INVESTMENT COMPANY. — Continued.

STATEMENT OF DEBENTURE BONDS. — Continued.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
S,	6	1889	1899	1894	$96,750.00	$96,750.00	$91,700.00
T,	6	1889	1899	1894	36,750.00	36,750.00	35,000.00
Y,	6	1889	1899	1894	54,000.00	54,000.00	50,000.00
AA,	6	1889	1899	1894	20,925.00	20,925.00	17,500.00
£1,	6	1888	1893	.....	215,740.00	215,740.00	204,427.50
£2,	5½	1888	1894	.....	185,925.00	185,925.00	158,352.50
Total,	.....	.....	.....	.....	$1,955,269.00	$1,955,269.00	$1,801,780.00

Total amount of Debentures certified, ... $1,801,780.00
Less amount on hand and with Agents, ... 90,672.50

Total liability for Debenture Bonds as per statement, . . . $1,711,107.50

Trustees for Debentures, Series A, J. H. Fairbank, Winchendon, Mass Series B, C, D, E, F, G, H, I, J, K, L, M, Q, R, S, T, Y, £1, £2, and AA, Boston Safe Deposit and Trust Co.
Amount of outstanding Guaranteed Loans, $1,736,947.
When organized, May 1, 1883. Under what State laws, Kansas.
Principal place of business, Topeka, Kansas.
Authorized Capital, $2,000,000.
Personal liability of Stockholders, $500,000.

Herbert E. Ball, President. Sylvanus L. Leavitt, Man. City Dept.
Geo. C. Morrell, Vice-President. Bennett R. Wheeler, Secretary.

Directors. — B. M. Davies, Hon. Albert H. Horton, Byron Roberts, Hon. Joshua G. Hall, Hon. Samuel T. Howe, Lewis W. Anthony, Isaac J. Carr, Edwin A. Smith, Wm. Lloyd Garrison, Hon. N. C. McFarland, Dr. Reid Alexander, Rankin Mason, W. H. Winants, T. J. Kellam, William Sims.

KANSAS LOAN AND INVESTMENT COMPANY.

WICHITA, SEDGWICK COUNTY, KANSAS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$17,137.50	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	16,941.08	Undivided Profits,	11,572.48
Loans on Personal Security,	15,167.65	Bills Payable,	20,000.00
Tax Sale Certificates,	5,195.61	Due Borrowers on Loans made,	3,381.55
Stocks and Bonds,	3,000.00	Deposits awaiting Investment,	2,404.16
Other Real Estate,	8,893.88	Other Liabilities,	229.97
Furniture and Fixtures,	424.28		
Current Expenses,	10,180.23		
Remittances for Interest matured within sixty days,	7,625.89		
Other Past-due Interest remitted for but not paid to us,	12,920.55		
Past-due Interest on loans owned by us (if credited to earnings),	4,713.82		
Past-due Loans remitted for but not paid to us,	7,211.40		
Due from Branch Offices and Agents,	10,619.48		
Due from Sundry Persons,	2,185.76		
Due from Banks and Bankers,	4,187.80		
Cash,	11,183.23		
Total,	$137,588.16	Total,	$137,588.16

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
5 shares of The Merriman Park Land Company of Wichita, Kansas,	$ 3,125.00	3,000.00	3,125.00

Total amount of Debentures certified, none.
Less amount on hand and with Agents, none.
Total liability for Debenture Bonds as per statement, none.
When organized, August 1, 1884. Under what State laws, Kansas.
Principal place of business, Wichita, Kansas.
Authorized Capital, $100,000.
Personal liability of Stockholders, $100,000, in addition to Capital Stock.

N. F. NIEDERLANDER, President. A. W. OLIVER, Vice-President.
J. C. RUTAN, Secretary. M. W. LEVY, Treasurer.

DIRECTORS. — N. F. Niederlander, A. W. Oliver, J. C. Rutan, M. W. Levy.

KANSAS NATIONAL LOAN COMPANY,

WICHITA, SEDGWICK COUNTY, KANSAS.

STATEMENT, SEPTEMBER 27, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$50,789.00	Capital Stock paid in,	$239,000.00
Loans secured by second liens on Real Estate,	53,175.32	Undivided Profits,	5,926.98
Loans on Collateral Security,	942.41	Debenture Bonds outstanding,	13,000.00
Tax Sale Certificates,	5,431.57	Interest paid by Borrowers, awaiting presentation of Coupon,	1,849.53
Other Real Estate,	7,950.69	Loans paid but not remitted for,	467.60
Foreclosure Account,	13,518.87	Due Borrowers on Loans made,	7,643.53
Premiums Paid,	75,000.00	Deposits awaiting Investment,	6,138.21
Furniture and Fixtures,	574.24		
Current Expenses,	7,194.34		
Other Past due Interest remitted for but not paid to us,	29,455.30		
Past-due Loans remitted for but not paid to us,	1,405.20		
Due from Branch Offices and Agents,	4,494.70		
Due from Sundry Persons,	1,000.44		
Cash,	23,093.77		
Total,	$274,025.85	Total,	$274,025.85

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN		Secured by pledge of 1st Mortgage loans.	AMOUNT OF	
		Dated.	Due.		Security.	Debentures.
A,	6	1888	1898	$15,000.00	$15,000.00	$15,000.00
F,	6	1888	1898	10,000.00	10,000.00	10,000.00
F,	6	1889	1899	2,000.00	2,000.00	2,000.00
Total,				$27,000.00	$27,000.00	$27,000.00

Total amount of Debentures certified,	$27,000.00
Less amount on hand and with Agents,	14,000.00
Total liability for Debenture Bonds as per statement,	$13,000.00

KANSAS NATIONAL LOAN COMPANY. — CONTINUED.

Trustees for Debentures, Knickerbocker Trust Company of New York, A and F.
Amount of outstanding Guaranteed Loans, $270,000.
When organized, February 1, 1886. Under what State laws, Kansas.
Principal place of business, Wichita, Kansas.
Authorized Capital, $500,000.
Personal liability of Stockholders, $1,000,000.

H. W. LEWIS, President. GEO. F. LEWIS, Vice-President.
I. F. WEST, Secretary. S. T. FOSTER, Treasurer.

DIRECTORS. — H. W. Lewis, Geo. F. Lewis, I. F. West, S. J. Foster, R. E. Lawrence, A. C. Jobes, Samuel Houck, James L. Dyer, Charles E. Frank.

THE KERN ROSENTHAL INVESTMENT COMPANY,

Santa Fe, Haskell County, Kansas.

STATEMENT, DECEMBER, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$5,900.00	Capital Stock paid in,	$23,700.00
Stocks and Bonds,	6,833.05	Undivided Profits,	530.20
Furniture and Fixtures,	200.00	Due Borrowers on Loans made,	437.00
Current Expenses,	261.30		
*Due from Branch Offices and Agents,	6,500.00		
Due from Banks and Bankers,	4,848.00		
Cash,	124.85		
Total,	$24,667.20	Total,	$24,667.20

*This is for the purpose of buying Warrants in the various Counties.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
School District Orders, City Warrants, County Warrants in Haskell, Gray, Grant, Stanton, and Morton Counties,	$ 8,038.88	6,833.05	7,235.00

Amount of outstanding Guaranteed Loans, $2,800.
When organized, July 5, 1889. Under what State laws, Kansas.
Principal place of business, Santa Fe, Kansas.
Authorized Capital, $50,000.
Personal liability of Stockholders, $100,000.

J. F. Kern, President. Joseph Rosenthal, Secretary.
G. T. Beatty, Treasurer.

Directors. — A. J. Hoisington, A. H. Adkison, George T. Beatty, Lewis Haas, C. E. Wickersham, J. F. Kern, Joseph Rosenthal.

KEYSTONE MORTGAGE COMPANY.

Aberdeen, South Dakota.

STATEMENT, OCTOBER 31, 1889.

ASSETS.		LIABILITIES.	
Real Estate Mortgages and Bills Receivable,	$134,234.94	Capital Stock paid in,	$145,100.00
Sundry Ledger Balances,	10,028.37	Surplus,	7,909.62
Office Furniture,	1,198.90	Unclosed Loans,	11,445.04
Cash on hand and in Banks,	24,545.73	Money received for Loans not yet delivered,	500.00
		Open Ledger Accounts,	1,200.65
		Certificates of Deposit,	3,852.63
Total,	$170,007.94	Total,	$170,007.94

Accrued interest has not been added to our profits of above, which would increase it about $3,000.

Frank H. Hagerty, President and Western Manager.
Orr Lawson, Vice-President. J. A. Paulhamus, Secretary and Treasurer.

Directors. — W. H. Wolverton, T. D. Cunningham, A. P. Kirtland, Joseph Waugh, James Y. McKee, Hon. A. S. Landis, H. H. Gilkyson, C. B. Laning.

THE KNIGHT INVESTMENT COMPANY,

Wichita, Sedgwick County, Kansas.

STATEMENT, OCTOBER 31, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$21,000.00	Capital Stock paid in,	$50,500.00
Loans secured by second liens on Real Estate (in every instance our commission),	853.32	Undivided Profits,	358.42
Loans on Collateral Security,	2,838.00	Interest paid by Borrowers, awaiting presentation of Coupon,	26.06
Loans on Personal Security,	688.45	Due Borrowers on Loans made,	2,753.75
Furniture and Fixtures,	848.40	Deposits awaiting Investment,	714.79
Due from Sundry Persons,	12.50	Other Deposits,	463.15
Due from Banks and Bankers,	27,982.89		
Cash,	592.61		
Total,	$54,816.17	Total,	$54,816.17

Amount of Outstanding Guaranteed Loans, $900.
When organized, April 25, 1889. Under what State laws, Kansas.
Principal place of business, Wichita, Kansas.
Authorized Capital, $200,000.
Personal liability of Stockholders, $50,500.

Augustus Knight, President. N. C. Knight, Vice-President.
H. F. Knight, Secretary and Treasurer.

Directors. — Augustus Knight, N. C. Knight, H. F. Knight, Geo. L. Douglass, W. W. Johnston, Jr., F. J. McMaster.

LOMBARD INVESTMENT COMPANY,

Kansas City, Jackson County, Missouri.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$3,309,611.91	Capital Stock paid in,	$1,250,000.00
Loans secured by second liens on Real Estate,	580,823.13	Surplus Fund, . . } Guaranty Fund, . . } Undivided Profits, . }	675,511.97
Loans on Collateral Security,	19,700.00	Bills Payable,	200,000.00
Loans on Personal Security,	64,777.29	Debenture Bonds outstanding,	2,197,400.00
Tax Sale Certificates,	85,414.24	Interest paid by Borrowers, awaiting presentation of Coupon,	134,283.57
Stocks and Bonds, at par,	177,558.40	Due Borrowers on Loans made,	68,534.27
Other Real Estate,	108,080.89	Deposits awaiting Investment,	633,783.21
Current Expenses,	67,675.29	Other Deposits,	67,357.95
Remittances for Interest matured within 60 days,	63,910.36	Due to Branch Offices and Agents,	53,335.97
Other Past-due Interest remitted for but not paid to us,	69,549.55		
Past-due Loans remitted for but not paid to us,	148,350.00		
Due from Branch Offices and Agents,	62,071.37		
Due from Sundry Persons,	9,413.28		
Due from Banks and Bankers,	353,511.43		
Cash,	8,091.68		
Other Assets, viz.: Kansas City Real Estate,	151,668.12		
Total,	$5,280,206.94	Total,	$5,280,206.94

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
First National Bank, Kansas City, Mo.,	$ 9,000.00	9,000.00	15,750.00
Anglo-Am. Land, Mortgage, and Agency Co., Limited,	2,871.20	2,871.20	2,871.20
Edinburgh Lombard Investment Co., Limited,	15,287.20	15,287.20	16,051.56
Concordia Loan and Trust Company,	11,700.00	9,700.00	11,700.00
English Consols, 3 per cent., £411,	1,910.00	1,910.00	1,910 00
Penn. R. R. Sinking Fund, 1st Mortgage 6 per cent. Gold Bonds,	6,790.00	6,790.00	8,012.20
Union Pacific 1st Mortgage 6 per cent. Bonds,	12,000.00	12,000.00	13,740.00
Boston, Concord & Montreal R. R. 1st Mortgage 7 per cent. Bonds,	5,000.00	5,000.00	5,350.00

LOMBARD INVESTMENT COMPANY.—Continued.

DESCRIPTION OF STOCKS AND BONDS.—Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
New York Central R. R. 1st Mortgage 7 per cent. Bonds,	$ 10,000.00	10,000.00	13,650.00
Delaware, Lackawanna & Western R. R. 1st Mortgage 7 per cent. Bonds,	10,000.00	10,000.00	14,000.00
People's Cable Railway 1st Mortgage 6 per cent. Bonds,	20,000.00	20,000.00	20,000.00
Penn. 1st Mortgage 4½ per cent. Gold Bonds,	25,000.00	25,000.00	27,150.00
Boston & Lowell R. R. 1st Mortgage 4 per cent. Bonds,	20,000.00	20,000.00	20,350.00
St. Paul 4½ per cent. Bonds,	20,000.00	20,000.00	21,350.00
Northern Pacific Terminal 1st Mortgage 6 per cent. Bonds,	10,000.00	10,000.00	10,700.00

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate pr. ct.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage loans.	2d Mortgage loans.	Real Estate.	Security.	Debentures.
C,	6	1882	1892	1887	$19,403.89	$6,525.21	.....	$25,929.10	$20,000
D,	6	1883	1893	1887	20,850.30	7,486.75	.....	28,337.05	20,000
E,	6	1883	1893	1887	17,442.90	7,841.75	.....	25,284.65	20,000
F,	6	1884	1894	1889	15,750.00	7,481.00	.....	23,231.00	20,000
H,	6	1884	1894	1889	25,199.50	6,291.25	.....	31,490.75	20,000
I,	6	1884	1894	1889	15,685.50	8,012.50	.....	23,698.00	20,000
J,	6	1884	1894	1889	66,345.34	46,801.90	$15,575	128,722.24	100,000
L,	6	1887	1897	1892	58,429.27	36,858.40	28,000	123,287.67	100,000
M,	6	1887	1897	1892	80,091.65	40,912.80	3,150	124,154.45	100,000
N,	6	1887	1897	1892	78,692.50	42,033.10	3,500	124,225.60	100,000
O,	6	1887	1897	1892	82,607.40	33,823.92	11,100	127,531.32	100,000
P,	6	1888	1898	1893	43,459.80	43,993.52	41,000	128,453.32	100,000
Q,	6	1888	1898	1893	41,423.25	1,285.62	80,000	122,708.87	100,000
R,	6	1888	1898	1893	72,049.58	27,256.25	37,000	136,305.83	100,000
S,	6	1888	1898	1893	88,608.95	40,940.50	4,100	133,649.45	100,000
T,	6	1888	1898	1893	87,405.10	37,566.88	.....	124,971.98	100,000
U,	6	1888	1898	1893	78,170.34	43,885.42	6,650	128,905.76	100,000
V,	6	1887	1897	1892	102,732.55	25,083.91	.....	127,816.46	100,000
W,	6	1887	1892	No	142,423.79	27,966.75	.....	170,390.54	100,000
X,	6	1887	1897	1892	93,413.50	34,573.66	.....	127,987.16	100,000
Y,	6	1887	1892	No	85,244.75	35,428.40	3,800	124,473.15	100,000
Z,	6	1889	1899	1894	107,978.50	16,538.64	.....	124,517.14	100,000
AA,	6	1889	1899	1894	107,090.78	2,235.00	15,550	124,875.78	100,000
BB,	6	1889	1899	1894	126,032.81	.....	.....	126,032.81	100,000
CC,	6	1889	1899	1894	117,150.00	.....	.....	117,150.00	100,000
EE,	6	1889	1899	1894	114,200.00	.....	.....	114,200.00	100,000
HH,	6	1889	1899	1894	107,000.00	.....	.....,	107,000.00	100,000
LL,	6	1889	1899	1894	109,000.00	.....	.....	109,000.00	100,000
Phila.	5	1886	1896	No	137,300.00	.....	.....	137,300.00	125,000
Total,	..	.....	.....	.....	2,241,181.95	580,823.13	249,425	3,071,430.08	2,445,000

LOMBARD INVESTMENT COMPANY. — Continued.

Total amount of Debentures certified, ...	$2,445,000.00
Less amount on hand and with Agents, ...	247,600.00
Total liability for Debenture Bonds as per statement, . . .	$2,197,400.00

Trustees for Debentures, C, D, E. F, H, and I, B. Lombard, Jr., Jas. L. Lombard. J, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z, AA, BB, CC, EE, HH, LL, B. Lombard, Jr., James L. Lombard, and H. W. L. Russell. Philadelphia, Philadelphia Trust, Safe Deposit, and Insurance Company, of Philadelphia, Pa.
Amount of outstanding Guaranteed Loans, $38,729,881.
When organized, October 15, 1882. Under what State laws, Kansas.
Principal place of business, Kansas City, Mo.
Authorized Capital, $2,000,000.
Personal liability of Stockholders, $1,250,000.

B. Lombard, Jr., President. James L. Lombard, Vice-Prest. and Gen'l Mgr.
Lewis Lombard, 2d Vice-Prest. Wm. McGeorge, Jr., 3d Vice-President.
W. A. Lombard, Secretary. Wm. E. Swentzel, 4th V.-Prest. and Asst. Mgr.
L. D. Skinner, Asst. Sec. and Treas.

Directors. — B. Lombard, Jr., J. J. Currier, Irving Wood, Jas. L. Lombard, Wm. McGeorge, Jr., Geo. M. Troutman, Lewis Lombard, Joseph Jacobs, Jr., Chas. H. Pine, L. D. Skinner, George Burnham, John D. W. Joy, W. A. Lombard, E. D. Blodgett, Kos. Harris, W. B. Bement, Wm. E. Swentzel, I. P. T. Edmonds, George L. Streeter, B. E. Potter, J. T. Cochran, George Philler.

THE McCOOK LOAN AND TRUST COMPANY,

McCook, Red Willow County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,018.00	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	10,903.48	Undivided Profits,	5,033.80
Tax Sale Certificates,	248.67	Due to Sundry Persons,	.50
Other Real Estate, for investment, not by foreclosure,	29,445.78		
Current Expenses,	2,953.32		
Other Past-due Interest remitted for but not paid to us,	919.51		
Due from Branch Offices and Agents,	2,750.00		
Due from Sundry Persons,	622.50		
Due from B'ks and Bankers,	55,173.04		
Total,	$105,034.30	Total,	$105,034.30

Amount of outstanding Guaranteed Loans, $133,075.
When organized, 1885. Under what State laws, Nebraska.
Principal place of business, McCook, Nebraska.
Authorized Capital, $100,000.
Personal liability of Stockholders, $100,000.

A. Campbell, President. B. M. Frees, 1st Vice-President.
S. L. Green, 2d Vice-President. Geo. Hocknell, Sec'y and Treas.
E. C. Ballew, Manager.

Directors. — A. Campbell, Geo. Hocknell, S. L. Green, Paul Morton, W. F. Lawson.

MEAD'S STATE BANK,

York, York County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$59,617.14	Capital Stock paid in,	$150,000.00
Loans secured by second liens on Real Estate,	7,599.42	Surplus Fund,	6,033.17
Loans on Collat'l Security,	114,100.80	Undivided Profits,	8,223.96
Loans on Personal Security,	25,375.00	Certificates of Deposit bearing Interest,	52,351.37
Office Building,	13.902.83	Deposits awaiting Investment,	21,307.57
Furniture and Fixtures,	3,535.86	Other Deposits,	17,812.75
Current Expenses,	2,756.49		
Due from Branch Offices and Agents,	1,053.25		
Due from B'ks and Bankers,	15,773.48		
Cash,	12,014.55		
Total,	$255,728.82	Total,	$255,728.82

Amount of outstanding Guaranteed Loans, none.
When organized, May 1, 1888. Under what State laws, Nebraska.
Principal place of business, York, Nebraska.
Authorized Capital, $500,000.
Personal liability of Stockholders, double the amount of stock held by each.

F. F. Mead, President. W. H. Brevoort, 1st Vice-President.
S. H. Sedgwick, 2d Vice-Pres't. S. C. Grippen, Cashier.
A. P. Crapser, Assistant Cashier.

Directors. — F. F. Mead, S. C. Grippen, W. H. Brevoort, Louis Erhardt, P. H. Sheeks.

MIDWAY LOAN AND TRUST COMPANY,

Kearney, Buffalo County, Nebraska.

STATEMENT, DECEMBER, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$16,800.00	Capital Stock paid in,	$50,000.00
Loans secured by second liens on Real Estate,	3,195.00	Undivided Profits,	3,460.87
Loans on Collat'l Security,	11,900.00	Mortgage,	17,000.00
Office Building,	33,173.11		
Premiums Paid,	1,063.70		
Furniture and Fixtures,	127.97		
Current Expenses,	1,609.74		
Taxes Paid,	65.82		
Due from B'ks and Bankers,	1,468.15		
Cash,	1,057.38		
Total,	$70,460.87	Total,	$70,460.87

Amount of outstanding Guaranteed Loans, $8,200.
When organized, April 2, 1889. Under what State laws, Nebraska.
Principal place of business, Kearney, Nebraska.
Authorized Capital, $100,000.
Personal liability of Stockholders, for the amount of capital stock.

Aaron E. Hull, President. F. J. Switz, Vice-President.
Jos. L. Bennett, Sec'y and Gen'l Mgr. Ross Gamble, Treasurer.
Earnshaw & Dean, Attorneys.

Directors. — Aaron E. Hull, Fredrick J. Switz, Ross Gamble, Joseph L Bennett, Charles A. Munroe, Levi E. Coe, Charles R. Dean.

MISSOURI, KANSAS, AND TEXAS TRUST COMPANY.

Kansas City, Jackson County, Missouri.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$330,015.60	Capital Stock paid in,	$528,420.00
Loans secured by second liens on Real Estate,	8,833.36	Undivided Profits,	25,045.80
Loans on Collateral Security,	37,472.07	Debenture Bonds outstanding,	14,300.00
Stocks and Bonds,	24,850.00	Certificates of Deposit bearing Interest,	4,774.06
Real Estate,	19,611.17	Deposits awaiting Investment,	78,391.90
Premiums Paid,	143,418.00	Other Deposits,	107,768.48
Furniture and Fixtures,	3,578.18	Surety Bond Premiums,	349.63
Due from Sundry Persons,	18,517.89	Sundry Accounts,	633.39
Due from Banks and Bankers,	157,111.17		
Cash,	15,912.44		
Other Assets, viz.: Lumber on hand,	363.38		
Total,	$759,683.26	Total.	$759,683.26

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
58 shares Missouri, Kansas, and Texas Building Co., Kansas City, Mo.,	$ 5,800.00	2,900.00	2,900.00
179 shares Iowa Savings Bank Building Co., Sioux City, Iowa,	17,900.00	8,950.00	8,950.00
20 bonds Kansas City and Suburban Belt Railroad Company,	10,000.00	10,000.00	10,000.00
60 shares Missouri, Kansas, and Texas Building Company,	6,000.00	3,000.00	3,000.00

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A 101–4,	5	1889	1899	1894	$5,000.00	$5,000.00	$4,000.00
A 105,	5	1889	1899	1894			1,000.00
A 106–11,	5	1889	1899	1894	7,200.00	16,000.00	4,000.00
A 112–115,	5	1889	1899	1894	8,800.00		4,000.00
A 116–118,	5	1889	1899	1894			300.00
B 101,	6	1889	1899	1894	6,129.00	6,129.00	1,000.00
Total,					$27,129.00	$27,129.00	$14,300.00

MISSOURI, KANSAS, AND TEXAS TRUST COMPANY,

CONTINUED.

Total amount of Debentures certified, ...	$14,300.00
Less amount on hand and with Agents, ...	5,800.00
Total liability for Debenture Bonds, ...	$8,500.00

Amount of outstanding Guaranteed Loans, $167,500.
When organized, February 14, 1889. Under what State laws, Missouri.
Principal place of business, Kansas City, Mo.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, none.

J. E. McKEIGHAN, President. A. E. STILWELL, 1st Vice-President.
E. L. MARTIN, 2d Vice-President. L. E. DAVISON, 3d Vice-President.
E. J. DAVISON, Secretary. M. C. CURTIS, Treasurer.
W. S. TAYLOR, Assistant General Manager.

DIRECTORS. — J. E. McKeighan, A. E. Stilwell, E. L. Martin, L. E. Davison, E. J. Davison, M. C. Curtis, W. S. Taylor, S. M. Kennard, Chas. M. Hays, Winthrop Smith, H. A. Lloyd, A. A. Mosher, C. A. Dean, J. H. Richards, C. E. Granniss, C. L. Hyde, B. F. Hobart, E. W. Marsh, S. C. Douglas, Wm. Waterall, H. G. Buckingham.

ADVISORY BOARD. — Geo. M. Troutman and Sidney F. Tyler, Philadelphia.

MISSOURI TRUST COMPANY,

Sedalia, Pettis County, Missouri.

STATEMENT, SEPTEMBER 30, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$733,132.00	Capital Stock paid in,	$200,000.00
Loans secured by second liens on Real Estate, at 85 per cent.,	18,966.53	Surplus Fund,	25,000.00
Loans on Collat'l Security,	8,930.85	Undivided Profits,	9,095.29
Loans on Personal Security,	13,220.65	Debenture Bonds outstanding,	550,600.00
Stocks and Bonds,	24,100.00	Dividends Unpaid,	38.50
Office Building,	37,203.24	Interest paid by Borrowers, awaiting presentation of Coupon,	7,897.94
Other Real Estate,	4,714.18	Loans paid but not remitted for,	11,650.00
Furniture and Fixtures, and Vaults,	5,224.30	Certificates of Deposit bearing Interest,	54,621.22
Current Expenses,	4,750.52	Deposits awaiting Investment,	30,128.59
Remittances for Interest matured within 60 days, Other Past-due Interest remitted for but not paid to us,	11,483.44	Other Deposits, Trust Savings,	54,821.15
Past-due Interest on loans owned by us,	6,424.81	Due to Branch Offices and Agents,	4,058.08
Past-due Loans remitted for but not paid to us,	16,580.00	Certified Bonds,	42,200.00
Due from Branch Offices and Agents,	9,770.45		
Due from Sundry Persons,	677.76		
Due from B'ks and Bankers,	66,269.00		
Cash,	2,063.04		
Uncompleted Loans,	26,600.00		
Total,	$990,110.77	Total,	$990,110.77

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
City of Lamar, Missouri,	$.....	.....	2,300.00
" Sedalia, "	.....	.....	10,000.00
" Paris, Texas,	.....	.....	10,000.00
Vernon County, Mo., School Bond,	.....	.....	1,000.00
Barton " " "	.....	.....	500.00
Pettis " " "	.....	.....	300.00

MISSOURI TRUST COMPANY. — Continued.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1887	1897	1892	$90,105.00	$90,105.00	$90,100.00
B,	6	1887	1892	1890	59,825.00	59,825.00	59,600.00
C,	6	1887	1897	1892	27,235.00	27,235.00	27,000.00
D,	6	1887	1897	1892	97,675.00	97,675.00	97,600.00
E,	6	1887	1892	1890	45,250.00	45,250.00	45,200.00
F,	6	1888	1895	1893	50,250.00	50,250.00	50,000.00
G,	6	1888	1898	1893	50,150.00	50,150.00	50,000.00
H,	6	1889	1899	1894	50,350.00	50,350.00	50,000.00
I,	6	1889	1899	1894	50,480.00	50,480.00	50,000.00
J,	6	1889	1899	1894	50,425.00	50,425.00	50,000.00
AA,	5	1889	1904	1901	12,650.00	12,650.00	12,500.00
K,	6	1889	1899	1894	20,670.00	20,670.00	20,600.00
Total,	....	.....	.....	.....	$605,065.00	$605,065.00	$602,600.00

Total amount of Debentures certified, ...	$602,600.00
Less amount on hand and with Agents, ...	52,000.00
Total liability for Debenture Bonds as per statement, . . .	$550,600.00

Trustees for Debentures, Series A, B, C, D, E, F, and G, Wm. H. Powell, Adam Ittel, and F. A. Sampson. Series H, I, J, AA, and K, Wm. H. Powell, Adam Ittel, and R. H. Moses.
Amount of outstanding Guaranteed Loans, $41,715.
When organized, July 3, 1880, and re-organized June 27, 1887. Under what State laws, Law of Trust Companies of Missouri.
Principal place of business, Sedalia, Mo.
Authorized Capital, $500,000.
Personal liability of Stockholders, none.

O. A. Crandall, President. F. A. Sampson, Vice-President.
G. L. Faulhaber, Treasurer. F. E. Hoffman, Secretary.
Henry Lamm, Attorney.

Directors. — R. H. Moses, J. W. Murphy, C. Hye, J. B. Brugler.

MORTGAGE BANK AND INVESTMENT COMPANY,

Ipswich, Edmunds County, Dakota.

STATEMENT, SEPTEMBER 30, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$52,990.51	Capital Stock paid in,	$100,857.69
Loans secured by second liens on Real Estate,	280.90	Surplus Fund,	14,849.42
Loans on Personal Security,	33,815.22	Undivided Profits,	6,497.22
Tax Sale Certificates,	574.39	Certificates of Deposit bearing Interest,	60,627.19
Stocks and Bonds,	106,507.50	Due to Banks and Bankers,	65,173.49
Other Real Estate,	769.82	Other Liabilities, viz.:	
Foreclosure Account,	143.50	Cashier's Checks outstanding,	615.81
Furniture and Fixtures,	904.38		
Current Expenses,	1,526.60		
Other Past-due Interest remitted for but not paid to us,	9,421.88		
Past-due Loans remitted for but not paid to us,	1,848.75		
Due from Branch Offices and Agents,	186.80		
Due from Sundry Persons,	6,083.29		
Due from B'ks and Bankers,	23,449.45		
Cash,	1,261.95		
Other Assets, viz.:			
County and School Warrants, bearing 7 and 8 per cent. interest,	8,855.88		
Total,	$248,620.82	Total,	$248,620.82

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
81 shares of Bank of Edgeley,	$ 8,100.00	6,075.00	6,115.50
50 " " Rugby,	5,000.00	3,250.00	3,750.00
50 " " Towner,	5,000.00	2,750.00	2,775.00
2 " Ipswich Creamery,	200.00	200.00	none off'd.
4 " Continental Loan and Trust Co. of Ipswich, Dakota,	400.00	80.00	240.00
Merchants National, Devil's Lake,	.....	13,252.50	.....
Installment and 15 shares First Nat'l Bank of Dakota,	1,500.00	900.00	.....
1,600 shares Phœnix Ins. Co. of No. Dakota,	160,000.00	80,000.00	96,000.00

MORTGAGE BANK AND INVESTMENT CO. — CONTINUED.

Amount of outstanding Guaranteed Loans, $2,050.
When charter issued, June 13, 1887. Under what State laws, Territory of Dakota.
Principal place of business, Ipswich, Dakota (when incorporated), now at Fargo.
Authorized Capital, $500,000.
Personal liability of Stockholders, liable to amount of subscribed capital unpaid.

E. ASHLEY MEARS, President.	A. S. DRAKE, Secretary.
EDMUND KIMBALL, Vice-President.	WM. D. MEARS, Cashier.

DIRECTORS. — E. Ashley Mears, A. S. Drake, Charles Pfuffer, Wm. Bramier.

THE MUTUAL INVESTMENT COMPANY,

Omaha, Douglass County, Nebraska.

STATEMENT, NOVEMBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$47,025.00	Capital Stock paid in,	$75,200.00
Loans secured by second liens on Real Estate,	22,796.66	Surplus Fund,	1,284.99
Loans on Collat'l Security,	1,230.50	Undivided Profits,	6,233.64
Loans on Personal Security,	650.00	Interest paid by Borrowers, awaiting presentation of Coupon,	48.75
Other Real Estate,	16,944.62	Due Borrowers on Loans made,	20,362.65
Furniture and Fixtures,	2,249.98	Certificates of Deposit bearing Interest,	1,665.71
Current Expenses,	4,857.87	Deposits awaiting Investment,	1,754.31
Remittances for Interest matured within 60 days,	70.00	Other Deposits,	7,151.81
Other past-due Interest remitted for but not paid to us,	44.00		
Due from Branch Offices and Agents,	350.00		
Due from Sundry Persons,	935.56		
Due from B'ks and Bankers,	14,934.23		
Cash,	1,142.84		
Other Assets, viz.:			
Books and Supplies,	470.60		
Total,	$113,701.86	Total,	$113,701.86

Amount of outstanding Guaranteed Loans, $124,950.
When organized, April 5, 1888. Under what State laws, Nebraska.
Principal place of business, Omaha, Neb.
Authorized capital, $100,000.
Personal liability of Stockholders, $150,400.

P. C. Himebaugh, President. W. H. Russell, Vice-Pres't and Mgr.
G. H. Payne, Secretary. T. H. Taylor, Treasurer.

Directors. — G. M. Nattinger, F. W. Hills, O. K. Scofield, Alvin Saunders, N. Merriam, J. A. Gillespie, W. F. Allen.

THE NEBRASKA LOAN AND TRUST COMPANY,

Hastings, Adams County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$1,844,127.63	Capital Stock paid in,	$500,000.00
Loans secured by second liens on Real Estate,	79,163.39	Guaranty Fund,	135,000.00
Advanced Commission on Debenture Loans,	27,000.00	Undivided Profits,	20,733.77
Loans on Collat'l Security,	40,966.84	Bills Payable,	50,000.00
Loans on Personal Security,	65,079.17	Debenture Bonds outstanding,	1,811,300.00
Tax Sale Certificates,	6,909.20	Loans paid but not remitted for,	13,500.00
Stocks and Bonds,	4,790.80	Deposits awaiting Investment,	23,761.12
Office Building,	35,000.00	Due to Banks and Bankers, and individuals,	21,952.37
Other Real Estate,	25,377.53	Interest accrued on Debentures outstanding,	20,880.00
Foreclosure Account,	37,772.39		
Furniture and Fixtures,	4,658.15		
Guarantee Fund Investments,	135,000.00		
Past due Interest remitted for but not paid to us,	72,889.07		
Accrued Interest on loans owned by us,	51,900.95		
Past-due Loans remitted for but not paid to us,	27,085.96		
Cash, and Sight Exchange,	34,481.40		
Other Assets, viz.:			
Land Surveys,	8,500.00		
County Warrants and Ord's,	3,424.78		
1st Mortg. Loans for Sale,	47,800.00		
Company Debenture Bonds for Sale,	45,200.00		
Total,	$2,597,127.26	Total,	$2,597,127.26

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Enterprise Building Association Stock,	$ 3,277.50	3,277.50	3,277.50
West Side Improvement Company Stock,	1,375.00	1,375.00	1,375.00
Hastings College Warrants,	138.30	138.30	138.30

THE NEBRASKA LOAN AND TRUST CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
1	6	1886	1898	1896	$100,000.00	$100,000.00	$100,000.00
2	6	1886	1896	1896	100,000.00	100,000.00	100,000.00
3	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
4	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
5	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
6	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
7	6	1886	1893	1891	100,000.00	100,000.00	100,000.00
8	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
9	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
10	6	1886	1898	1896	100,000.00	100,000.00	100,000.00
11	6	1887	1899	1897	100,000.00	100,000.00	100,000.00
12	6	1887	1899	1897	100,000.00	100,000.00	100,000.00
13	6	1887	1899	1897	100,000.00	100,000.00	100,000.00
14	6	1887	1899	1897	100,000.00	100,000.00	100,000.00
15	6	1887	1899	1897	100,000.00	100,000.00	100,000.00
16	6	1887	1899	1897	100,000.00	100,000.00	100,000.00
17	7	1887	1894	1892	62,565.33	62,565.33	61,600.00
18	6	1888	1900	1898	61,650.00	61,650.00	61,600.00
19	6	1888	1896	1894	94,300.00	94,300.00	88,100.00
Totals.	....	....	....	....	$1,818,515.33	$1,818,515.33	$1,811,300.00

Total amount of Debentures certified,	$1,811,300.00
Less amount on hand and with Agents,	45,200.00
Total liability for Debenture Bonds as per statement,	$1,766,100.00

Trustees for Debentures, A. L. Clarke, Wm. Kerr, and J. J. Wemple, to Dec. 31, 1886. A. L. Clarke, J. J. Wemple, and A. L. Wigton, from Dec. 31, 1886, to June 15, 1889. J. J. Wemple, A. L. Wigton, and Jas. N. Clarke, from June 15, 1889, to August 28, 1889. A. L. Wigton, James N. Clarke, and W. M. Lowman, since August 28, 1889.
Amount of outstanding Guaranteed Loans, $2,608,300.
When organized, May 1, 1882. Under what State laws, Nebraska.
Principal place of business, Hastings, Adams County, Nebraska.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, amount of stock subscribed by each.

A. L. CLARKE, President. D. M. MCELHINNEY, Vice-Pres't.
EDWIN C. WEBSTER, Treasurer. CHAS. P. WEBSTER, Cashier.

DIRECTORS. — Samuel Alexander, Oswald Oliver, A. L. Clarke, C. P. Webster, Jas. B. Heartwell, D. M. McElhinney, E. C. Webster, J. J. Wemple, G. H. Pratt.

THE NEBRASKA MORTGAGE AND INVESTMENT COMPANY,

Fremont, Dodge County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$175,124.63	Capital Stock paid in,	$250,000.00
Loans secured by second liens on Real Estate,	14,953.15	Surplus Fund,	4,000.00
Loans on Collat'l Security,	79,649.12	Undivided Profits,	17,312.08
Loans on Personal Security,	152,928.61	Bills Payable,	23,000.00
Tax Sale Certificates,	97.73	Interest paid by Borrowers, awaiting presentation of Coupon,	348.23
Stocks and Bonds,	60,500.00	Certificates of Deposit bearing Interest,	5,709.50
Foreclosure Account,	1,423.60	Deposits awaiting Investment,	6,509.77
Furniture and Fixtures,	998.85	Other Deposits,	39,558.76
Current Expenses,	6,869.92	Due to Banks and Bankers,	2,500.00
Remittances for Interest matured within 60 days,	4,964.32	Other Liabilities, viz.:	
Other Past-due Interest remitted for but not paid to us,	4,693.12	Long Time Paper Sold and Guaranteed,	53,540.00
Due from Sundry Persons,	2,295.19	Short Time Paper Sold and Guaranteed,	113,958.91
Due from B'ks and Bankers,	2,953.92		
Cash,	8,987.09		
Total,	$516,437.25	Total,	$516,437.25

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Mutual Trust Company, Omaha,	$ 60,000.00	60,000.00	60,000.00
Masonic Temple, Craft, Fremont,	500.00	500.00	500.00

Amount of outstanding Guaranteed Loans, $167,498.91.
When organized, May 16, 1888. Under what State laws, Nebraska.
Principal place of business, Fremont, Nebraska.
Authorized Capital, $250,000.
Personal liability of Stockholders, $250,000.

Geo. W. E. Dorsey, President. C. H. Toncray, Vice-President.

Directors. — Geo. W. E. Dorsey, C. H. Toncray, E. S. Rowley, W. D. Mathews. Fifth Director and Treasurer vacant.

NEW ENGLAND LOAN AND TRUST COMPANY,

Des Moines, Polk County, Iowa.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$2,434,767.54	Capital Stock paid in,	$500,000.00
Loans secured by second liens on Real Estate,	18,007.09	Undivided Profits,	57,329.75
Loans on Collat'l Security,	38,837.82	Bills Payable,	120,000.00
Loans on Personal Security,	1,200.40	Debenture Bonds outstanding,	2,102,850.00
Tax Sale Certificates,	8,945.96	Interest paid by Borrowers, awaiting presentation of Coupon,	17,824.23
Stocks and Bonds,	58,800.00	Due Borrowers on Loans made,	106,269.26
Other Real Estate,	38,010.62	Certificates of Deposit bearing Interest,	55,424 13
Foreclosure Account,	31,522.15	Deposits awaiting Investment,	61,645.16
Furniture and Fixtures,	6,450.42	Other Deposits,	65,472.48
Current Expenses, charged off monthly.		Due to Branch Offices and Agents,	62,038.18
Remittances for Interest matured within 60 days,	7,258.83	Other Liabilities, viz.:	
Other Past-due Interest remitted for but not paid to us,	12,732.47	Treasurer's Checks,	3,027 97
Past-due Loans remitted for but not paid to us,	11,208.36		
Due from Sundry Persons,	719.05		
Due from B'ks and Bankers,	2,324.60		
Cash,	28,443.25		
Other Assets, viz.:			
Installment Notes,*	397,548.21		
Short Time Notes,*	25,757.59		
Land Contracts,	19,346.80		
Interest Accrued,	10,000.00		
Total,	$3,151,881.16	Total,	$3,151,881.16

* Commission Notes, secured by second mortgage.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
East Side Bank of New York City,	$ 2,000.00	2,500.00	2,500.00
Provident Trust Company,	9,700.00	9,700.00	9,700.00
Western Investment Co., LeMars, Iowa,	1,000.00	1,000.00	1,000.00
City Warrants, University Place, Polk Co., Ia.,	600.00	600.00	600.00
Independent School Dis. of Marshalltown, Ia.,	31,000.00	31,000.00	31,000.00
" " of Clinton, Ia.,	9,000.00	9,000.00	9,000.00
Idaho Territorial Bonds,	5,000.00	5,000.00	5,000.00

NEW ENGLAND LOAN AND TRUST CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage Loans.	2d Mortgage Loans.	Real Estate.	Security.	Debentures.
1,	6	1886	1896	1891	$102,000.00	$.....	$.....	$102,000.00	$100,000.00
2,	6	1887	1897	1892	102,025.00	.....	.....	102,025.00	100,000.00
3,	6	"	"	"	102,033.00	.....	.....	102,033.00	100,000.00
4,	6	"	"	"	102,000.00	.....	.....	102,000.00	100,000.00
5,	6	"	"	"	102,035.00	.....	.....	102,035.00	100,000.00
6,	6	"	"	"	102,000.00	.....	.....	102,000.00	100,000.00
7,	6	1888	1898	1893	102,050.00	.....	.....	102,050.00	100,000.00
8,	6	"	"	"	102,000.00	.....	.....	102,000.00	100,000.00
9,	6	"	"	"	102,000.00	.....	.....	102,000.00	100,000.00
10,	6	"	"	"	102,050.00	.....	.....	102,050.00	100,000.00
11,	6	"	"	"	102,050.00	.....	.....	102,050.00	100,000.00
12,	6	"	"	"	102,050.00	.....	.....	102,050.00	100,000.00
13,	6	"	1899	1894	102,050.00	.....	.....	102,050.00	100,000.00
14,	6	1889	"	"	102,000.00	.....	.....	102,000.00	100,000.00
15,	6	"	"	"	102,085.00	.....	.....	102,085.00	100,000.00
16,	6	"	"	"	102,125.00	.....	.....	102,125.00	100,000.00
17,	6	"	"	"	102,090.00	.....	.....	102,090.00	100,000.00
18,	6	"	"	"	102,050.00	.....	.....	102,050.00	100,000.00
19,	6	"	"	"	35,550.00	.....	.....	35,550.00	35,000.00
1–15,	7	1886 to 1887	1891 to 1892	1889 to 1890	15,250.00	144,860.86	2,400.00	162,510.86	150,000.00
A to P,	7	1887 to 1889	1892 to 1894	1890 to 1892	7,200.00	185,330.28	.....	192,530.28	160,000.00
Total,	....	....	....	....	1,894,693.00	330,191.14	2,400.00	2,227,284.14	2,145,000.00

Total amount of Debentures certified, ...	$2,145,000.00
Less amount on hand and with Agents, ...	42,150.00
Total liability for Debenture Bonds as per statement, . . .	$2,102,850.00

Trustees for Debentures, — Farmers Loan and Trust Company of New York City, for first 19 series. G. W. Marquardt and B. F. Kauffman, of Des Moines, Ia., Series 1 to 15 of 7 per cent. debentures. W. B. Clarke and J. H. Austin, of Kansas City, Mo., for Series A to P.
Amount of outstanding Guaranteed Loans, $4,816,787.
When organized, 1876. Under what State laws, Iowa.
Principal place of business, Des Moines, Iowa.
Authorized Capital, $500,000.
Personal liability of Stockholders, none.

JOHN WYMAN, President. W. W. WITMER, 1st Vice-President.
WATT WEBB, 2d Vice-President. D. O. ESHBAUGH, Treasurer.
W. F. BARTLETT, Secretary. L. L. CASSIDY, Assistant Treasurer.

DIRECTORS. — John Wyman, D. O. Eshbaugh, Watt Webb, E. D. Samson, F. K. Hipple, B. F. Kauffman, H. C. Copeland, W. W. Witmer, W. F. Bartlett, T. T. Crittenden, E. E. Savage, Henry Whelen, G. W. Marquardt, R. B. Ferris.

NORTHWESTERN GUARANTY LOAN COMPANY,

MINNEAPOLIS, HENNEPIN COUNTY, MINN.

STATEMENT, SEPTEMBER 23, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$1,158,638.40	Capital Stock paid in,	$1,000,000.00
Loans secured by second liens on Real Estate,	3,932.00	Surplus Fund,	6,890.91
Loans on Collat'l Security,	68,267.87	Undivided Profits,	88,389.32
Tax Sale Certificates,	569.54	Bills Payable,	224,400.00
Stocks and Bonds,	194,490.00	Debenture Bonds outstanding,	745,900.00
Office Building,	637,226.01	Interest paid by Borrowers, awaiting presentation of Coupon,	600.65
Foreclosure Account,	134.09	Loans paid but not remitted for,	600.00
Furniture and Fixtures,	725.42	Due Borrowers on Loans made,	94,375.16
Current Expenses,	18,245.87	Certificates of Indebtedness bearing Interest,	36,597.67
Remittances for Interest matured within 60 days,	2,686.43	Other Deposits,	5,705.58
Other Past-due Interest remitted for but not paid to us,	6,932.13	Due to Branch Offices and Agents,	2,701.12
Past-due Loans remitted for but not paid to us,	1,250.00		
Due from Branch Offices and Agents,	26,584.83		
Due from Sundry Persons,	6,227.51		
Due from B'ks and Bankers,	29,051.84		
Cash,	1,198.47		
Other Assets, viz.: Cash, Special Guaranty Fund, Industrial Trust Co.,	50,000.00		
Total,	$2,206,160.41	Total,	$2,206,160.41

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
$2,000 St. Mary's Township, Kansas, 6 per cent. Bonds,	$ 2,000.00	2,000.00	2,000.00
100 shares First National Bank, Minneapolis,	10,000.00	13,000.00	14,400.00
110 " Security Bank of Minn., "	11,000.00	15,250.00	15,730.00
140 " Nicollet National Bank, "	14,000.00	14,000.00	14,000.00
110 " Union National Bank, "	11,000.00	11,590.00	11,880.00
150 " Flour City National Bank, "	15,000.00	16,650.00	16,950.00
10 " Northwestern National Bank, "	1,000.00	1,390.00	1,440.00
10 " Bank of Minneapolis, "	1,000.00	1,000.00	1,150.00
50 " Merchants National Bank, St. Paul,	5,000.00	9,050.00	9,050.00
43 " Germania National Bank, "	4,300.00	5,560.00	5,547.00
35 " St. Paul National Bank, "	3,500.00	3,920.00	4,060.00
20 " Nat. German American Bank, "	2,000.00	2,300.00	2,500.00
5 " Albuquerque National Bank, Albuquerque, N. M.,	500.00	550.00	550.00

NORTHWESTERN GUARANTY LOAN CO.—Continued.

DESCRIPTION OF STOCKS AND BONDS.—Continued.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
$4,000 Consolidated R. R. of Vermont, 5 per cent. Bonds,	$4,000.00	$3,490.00	$3,510.00
$500 Pratt Food Co.,	500.00	500.00	500.00
$99,000 Helena Hot Springs & Smelter R. R. B'ds,	99,000.00	94,000.00	99,000.00
$200 Kansas Investment Co., 6 per cent. B'ds,	200.00	200.00	200.00
$40 School District No. 1, Brown Co., Dakota, Coupon,	40.00	40.00	40.00

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortg'ge loans.	National B'k Stock	Security.	Debentures.
A,	6	1887	1892	1892	52,775.00	.....	$52,775.00	$50,000
B,	6	1887	1892	1892	52,550.00	.....	52,550.00	50,000
C,	6	1887	1892	1892	52,525.00	.....	52,525.00	50,000
D,	6	1888	1893	1893	52,744.40	.....	52,744.40	50,000
A,	6	1889	1894	1894	52,500.00	.....	52,500.00	50,000
B,	6	1889	1894	1894	52,950.00	.....	52,950.00	50,000
C,	6	1889	1894	1894	52,825.00	.....	52,825.00	50,000
D,	6	1889	1894	1894	52,500.00	.....	52,500.00	50,000
E,	6	1889	1894	1894	52,535.00	.....	52,535.00	50,000
F,	6	1889	1894	1894	52,510.00	.....	52,510.00	50,000
G,	6	1889	1894	1894	52,514.00	.....	52,514.00	50,000
H,	6	1889	1894	1894	52,500.00	.....	52,500.00	50,000
I,	6	1889	1894	1894	52,550.00	.....	52,550.00	50,000
J,	6	1889	1894	1894	27,550.00	$25,590	53,140.00	50,000
K,	6	1889	1894	1894	34,675.00	.....	34,675.00	30,000
L,	6	1889	1894	1894	30,000.00	.....	30,000.00	28,500
M,	6	1889	1894	1894	52,525.00	.....	52,525.00	50,000
N,	6	1889	1894	1894	30,950.00	.....	30,950.00	29,000
O,	6	1889	1894	1894	52,565.00	.....	52,565 00	50,000
P,	6	1889	1894	1894	52,520.00	.....	52,520.00	50,000
Q,	6	1889	1894	1894	22,500.00	.....	22,500.00	21,000
Total,	.....	.....	.....	.....	987,263.40	$25,590	1,012,853.40	$958,500

The first four series cited above are issued by Minneapolis Debenture Loan Company, an auxiliary company and guaranteed by the Northwestern Guaranty Loan Company.

Total amount of Debentures certified,	$958,500.00
Less amount on hand and with Agents,	212,600.00
Total liability for Debenture Bonds as per statement,	$745,900.00

NORTHWESTERN GUARANTY LOAN CO. — CONTINUED.

Trustees for Debentures, American Loan Trust Co, Boston, Mass., Series A, B, C, D; Minneapolis Deb. Loan Co., B, C, F, G, J, K, L, P; Commonwealth Title Insurance and Trust Co., Philadelphia, Penn., A, D, O, Q; Industrial Trust Co., Providence, R. I., E, H, I, M, N.
Amount of outstanding Guaranteed Loans, $2,204,780.56, including $987,263.40 1st Mortgage Loans behind Debentures.
When organized, May, 1884. Under what State laws, Minnesota.
Principal place of business, Minneapolis, Minn.
Authorized Capital, $2,000,000.
Personal liability of Stockholders, $200 for each $100 of stock.

L. F. MENAGE, President.
THOMAS LOWRY, 1st Vice-President.
A. J. DEAN, 2d Vice-President.
W. S. STREETER, 3d Vice-President.
FRANK J. PERCIVAL, Secretary.
ALFRED D. RIDER, Treasurer.
CHARLES ROBINSON, Asst. Secretary.

DIRECTORS. — Thomas Lowry, A. J. Dean, E. W. Herrick, Geo. A. Pillsbury, Loren Fletcher, Philip H. Neher, L. F. Menage, W. D. Washburn, Clinton Morrison, John S. Pillsbury, Joseph Dean, H. E. Fletcher, C. H. Pettit, Wm. H. Eustis, W. S. Streeter.

THE NORTHWESTERN MORTGAGE TRUST COMPANY,

Redfield, Spink County, South Dakota.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$53,075.00	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	33,334.18	Undivided Profits,	4,117.11
Loans on personal Security,	500.00	Bills Payable,	10,000.00
Stocks and Bonds,	2,000.00	Due Borrowers on Loans made,	1,549.05
Furniture and Fixtures,	511.96	Deposits awaiting Investment,	2,095.17
Current Expenses,	3,591.37		
Remittances for Interest matured within 60 days,	1,119.46		
Due from Branch Offices and Agents,	4,656.81		
Due from B'ks and Bankers,	7,062.68		
Cash,	150.00		
Debenture Bonds,	10,573.01		
Other Assets, viz.:			
Interest accrued on Bonds unsold, Oct. 1, 1889,	1,186.86		
Total,	$117,761.33	Total,	$117,761.33

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Syndicate Block Company of Redfield, Dak.,	$ 2,000.00	2,000.00	2,000.00

Trustees for debentures, David C. Mott and J. W. Ford, Series "A," Hamilton, N. Y. G. C. Hallock and H. C. Funnell, Series "B," Huntington, N. Y.

Amount of outstanding Guaranteed Loans, $267,970.
When organized, November 12, 1887. Under what State laws, General laws of Dakota.
Principal place of business, Redfield, Spink County, Dakota.
Authorized Capital, $100,000.
Personal liability of Stockholders, none except full amount of stock subscribed.

W. W. Taylor, President. Roscoe Stinson, Vice-President.
H. M. Benedict, Secretary. C. H. Vinton, Treasurer.

Directors.—W. W. Taylor, Roscoe Stinson, H. M. Benedict, C. H. Vinton, W. H. Hazzard.

OBERLIN LOAN, TRUST, AND BANKING COMPANY,

Oberlin, Decatur County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$31,105.00	Capital Stock paid in,	$62,500.00
Loans secured by second liens on Real Estate,	16,940.19	Surplus Fund,	10,000.00
Loans on Collateral Security,	64,377.59	Undivided Profits,	4,938.77
Loans on Personal Security,	4,000.00	Bills Payable,	7,500.00
Stocks and Bonds,	100.00	Debenture Bonds outstanding,	43,000.00
Office Building,	11,014.94	Interest paid by Borrowers, awaiting presentation of Coupon,	508.54
Other Real Estate,	2,403.79	Loans paid but not remitted for,	275.75
Premiums Paid,	2,061.30	Certificates of Deposit bearing Interest,	12,000.00
Furniture and Fixtures,	2,000.00	Other Deposits,	21,345.75
Current Expenses,	2,505.06	Manager's Checks outstanding,	480.00
Remittances for Interest matured within 60 days,	1,226.21		
Other Past-due Interest remitted for but not paid to us,	1,100.86		
Past due Interest on Loans owned by us (if credited to earnings),	247.00		
Past-due Loans remitted for but not paid to us,	750.00		
Due from Branch Offices and Agents,	6,846.16		
Due from Banks and Bankers,	12,380.30		
Cash,	3,490.41		
Total,	$162,548.81	Total,	$162,548.81

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Four shares in the Decatur County Fair Association, $25 per share,	$ 100.00	100.00	100.00

OBERLIN LOAN, TRUST, AND BANKING CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortgage loans.	2d Mortgage loans.	Security.	Debentures.
1,	7	1887	1892	1892	.....	$12,078.21	$12,078.21	$10,000.00
2,	7	1887	1892	1892	$6,350.00	4,861.98	11,211.98	10,000.00
3,	7	1888	1893	1893	10,525.00	.....	10,525.00	10,000.00
4,	7	1888	1895	1893	10,555.00	.....	10,555.00	10,000.00
5,	6½	1889	1899	1894	3,200.00	.....	3,200.00	3,000.00
Total,	.....	.....	.....	.....	$30,630.00	$16,940.19	$47,570.19	$43,000.00

Total amount of Debentures certified, ... $43,000.00

Total liability for Debenture Bonds as per statement, . . . $43,000.00

Trustees for Debentures, J. C. Stockwell, Esq., Hartford, Conn., H. W. Erving, Esq., Hartford, Conn.
Amount of outstanding Guaranteed Loans, $260,507.50.
When organized, 1886. Re-organized, 1887. Under what State laws, Kansas.
Principal place of business, Oberlin, Decatur Co., Kansas.
Authorized Capital, $100,000.
Personal liability of Stockholders, $145,000.

J. J. FOLTZ, President, CHAS. H. TILDEN, Vice-President.
OTIS L. BENTON, Secretary and Manager.

DIRECTORS. — J. J. Folts, Chas. H. Tilden, Otis L. Benton, Marshall Tilden, Irving E. Foltz.

OMAHA LOAN AND TRUST COMPANY,

Omaha, Douglass County, Nebraska.

STATEMENT, OCTOBER 31, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$929,565.00	Capital Stock paid in,	$300,000.00
Loans secured by second liens on Real Estate,	132,569.28	Undivided Profits,	81,905.08
Loans on Collat'l Security,	3,452.35	Bills Payable,	100,000.00
Tax Sale Certificates,	370.91	Debenture Bonds outstanding,	400,000.00
Stocks and Bonds,	10,200.00	Interest paid by Borrowers, awaiting presentation of Coupon,	15,216.10
Other Real Estate,	6,611.76	Certificates of Deposit bearing Interest,	136,700.00
Foreclosure Account,	12,616.65	Other Deposits,	21,370.85
Furniture and Fixtures,	5,176 97	Due to Banks and Bankers,	71,157.22
Current Expenses,	6,674.01	Other Liabilities, viz.:	
Remittances for Interest matured within 60 days,	3,058.45	Trust Funds,	40,875.00
Other Past-due Interest remitted for but not paid to us,	4,061.50		
Past-due Interest on loans owned by us,	348.00		
Past-due Loans remitted for but not paid to us,	500.00		
Due from Branch Offices and Agents,	2,482.50		
Due from Sundry Persons,	6,567.36		
Due from B'ks and Bankers,	42,969.51		
Total,	$1,167,224.25	Total,	$1,167,224.25

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Omaha Savings Bank Stock,	$ 2,000.00	2,000.00	5,000.00
Village of Ord Railroad Bonds,	3,200.00	3,200.00	.....
S. D. Bonds, No. 20, Cass Co., Nebraska,	2,000.00	2,000.00	.....
" " " 1, Sheridan Co., "	2,000.00	2,000.00	.....
" " " 70, Clay Co., "	1,000.00	1,000.00	.....

OMAHA LOAN AND TRUST COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1888	1893	5 yrs.	$50,000.00	$50,000.00	$50,000.00
B,	6	1888	1893	"	50,000.00	50,000.00	50,000.00
C,	6	1888	1893	"	50,000.00	50,000.00	50,000.00
D,	6	1888	1893	"	50,000.00	50,000.00	50,000.00
E,	5	1889	1899	"	50,000.00	50,000.00	50,000.00
F,	5	1889	1899	"	50,000.00	50,000.00	50,000.00
G,	5	1889	1899	"	50,000.00	50,000.00	50,000.00
H,	5	1889	1899	"	50,000.00	50,000.00	50,000.00
I,	5	1889	1899	"	50,000.00	50,000.00	50,000.00
Total,					$450,000.00	$450,000.00	$450,000.00

Total amount of Debentures certified,	$450,000.00
Less amount on hand and with Agents,	50,000.00
Total liability for Debenture Bonds as per statement,	$400,000.00

Trustees for Debentures, Boston Safe Deposit and Trust Co., Boston, Mass.
Amount of outstanding Guaranteed Loans, $2,816,385.
When organized, 1885. Under what State laws, Nebraska.
Principal place of business, Omaha, Nebraska.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, $1,000,000.

A. U. WYMAN, President. W. B. MILLARD, Treasurer.
J. J. BROWN, Vice-President. GEO. B. LAKE, Counsel.

DIRECTORS.—A. U. Wyman, J. H. Millard, E. W. Nash, Thos. L. Kimball, Guy C. Barton, J. J. Brown, Geo. B. Lake.

THE ORLANDO LOAN AND TRUST COMPANY,

Orlando, Orange County, Florida.

STATEMENT, DECEMBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$38,104.58	Capital Stock paid in,	$20,000.00
Loans on Collateral Security,	100.00	Undivided Profits,	2,745.16
Loans on Personal Security,	19,499.23	Debenture Bonds Outstanding,	20,000.00
Other Real Estate,	4,218.17	Due to Banks and Bankers,	24,939.53
Furniture and Fixtures,	1,950.32		
Current Expenses,	2,428.33		
Due from Banks and Bankers,	321.29		
Cash,	1,062.77		
Total,	$67,684.69	Total,	$67,684.69

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	7	1888	1893	1892	$21,200.00	$21,200.00	$20,000.00

Total amount of Debentures certified, $20,000.

Trustees for Debentures, The American Loan and Trust Co. of New York.
When organized, April 10, 1888. Under what State laws, Florida.
Principal place of business, Orlando, Florida.
Authorized Capital, $100,000.
Personal liability of Stockholders, $80,000, unpaid subscription to stock.

C. A. Granniss, President.
E. P. Hyer, 1st Vice-President.
J. B. Parramore, 2d Vice President and Secretary.
Nat. Poyntz, Treasurer.
D. D. Porter, Counsel.
E. F. Sperry, Auditor.

Directors. — C. A. Granniss, E. P. Hyer, J. B. Parramore, Nat. Poyntz, D. D. Porter, E. F. Sperry, N. D. Granniss.

THE PROVIDENT TRUST COMPANY,

McPherson, McPherson County, Kansas.

STATEMENT, DECEMBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$13,490.10	Capital Stock paid in,*	$22,845.00
Loans secured by second liens on Real Estate,	225.00	Undivided Profits,	480.56
Furniture and Fixtures,	80.15	Due Borrowers on Loans made,	1,300.37
Current Expenses,	896.23	Certificates of Deposit bearing Interest,	75.00
Due from Branch Offices and Agents,	2,625.00		
Due from Sundry Persons,	3,779.53		
Due from Banks and Bankers,	3,604.92		
Total,	$24,700.93	Total,	$24,700.93

*This company is collecting in on its subscribed stock. Since December 1st, ts paid-up capital has been increased to $40,705.

Amount of outstanding Guaranteed Loans, $5,275.
When organized, July 15, 1889. Succeeds the firm of Gibson, Reeder & Co.
Under what State laws, Kansas.
Principal place of business, McPherson, Kansas.
Authorized Capital, $200,000.
Personal liability of Stockholders, $121,555.

Chas. E. Gibson, President. Robt. A. Wurtz, Vice-President.
Chas. G. Reeder, Secretary. Wm. A. Lyon, Treasurer.

Directors. — Chas. E. Gibson, Chas. G. Reeder, Robt. A. Wurtz, Wm. A. Lyon, Chas. Wheeler, Chas. A. Stillman, Chas. Edw. Prior.

THE SEDGWICK LOAN AND INVESTMENT COMPANY,

Wichita, Sedgwick County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$19,546.18	Capital Stock paid in,	$50,000.00
Loans secured by second liens on Real Estate,	16,652.50	Surplus Fund,	9,746.05
L'ns on Collateral Secu'y, } L'ns on Personal Security, }	15,976.64	Undivided Profits,	4,045.61
Furniture and Fixtures,	493.00	Loans paid but not remitted for,	2,252.89
Current Expenses,	2,835.36	Other Deposits,	1,000.00
Remittances for Interest matured within 60 days,	4,905.80		
Other Past-due Interest remitted for but not paid to us,	1,341.72		
Cash,	5,293.35		
Total,	$67,044.55	Total,	$67,044.55

Amount of outstanding Guaranteed Loans, $217,450.
When organized, May, 1887. Under what State laws, Kansas.
Principal place of business, Wichita, Kansas.
Authorized Capital, $100,000.
Personal liability of Stockholders, $200,000.

Rodolph Hatfield, President. G. A. Hatfield, Secretary.
W. H. Leudrum, Vice-President. J. C. Bentley, Counsel.
R. E. Lawrence, Treasurer.

Directors. — R. E. Lawrence, W. H. Leudrum, Wm. A. Smith, John L. Dodge, G. A. Hatfield, J. C. Bentley, Rodolph Hatfield, J. A. Davison.

SIOUX INVESTMENT COMPANY,

Sioux City, Woodbury County, Iowa.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$52,675.00	Capital Stock paid in,	$127,200.00
Loans secured by second liens on Real Estate,	38,358.83	Undivided Profits,	10,125.07
Tax Sale Certificates,	6,065.37	Interest paid by Borrowers, awaiting presentation of Coupon,	282.60
Other Real Estate,	7,189.15	Loans paid, but not remitted for,	530.00
Furniture and Fixtures,	888.05	Due Borrowers on Loans made,	2,874.10
Current Expenses,	10,122.61	Deposits awaiting Investment.	1,050.00
Past due Interest remitted for but not paid to us,	15,924.97	Other Deposits,	1,724.07
Past-due Loans remitted for but not paid to us,	4,220.00	Due to Branch Offices and Agents,	20.00
Due from Branch Offices and Agents,	1,873.25		
Due from Sundry Persons,	211.49		
Cash,	2,543.09		
Other Assets, viz.:			
Bills Receivable,	3,182.45		
Suspense Account,	501.91		
Sioux City Grading Cert'fs,	49.67		
Total,	$143,805.84	Total,	$143,805.84

Amount of outstanding Guaranteed Loans, $191,485.
When organized, May, 1889. Under what State laws, Iowa.
Principal place of business, Sioux City, Iowa.
Authorized Capital, $500,000.
Personal liability of Stockholders, none. This Company is a reorganization of the Kansas Mortgage and Investment Company, formerly of Anthony, Harper County, Kansas.

John D. Brown, President. W. M. Stevens, Vice-President.
A. M. Coffman, Secretary. W. L. Joy, Treasurer.
Hon. J. S. Lawrence, Counsel.

Directors. — C. F. Hoyt, T. H. Stevens, Maris Peirce, J. M. Treadway, Fred T. Evans, Jr., H. M. Denlinger.

THE S. L. DAVIDSON MORTGAGE COMPANY,

Wichita, Sedgwick County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$67,175.00	Capital Stock paid in,	$111,100.00
Loans secured by second liens on Real Estate,	44,170.46	Surplus Fund,	20,880.07
Loans on Collat'l Security, Loans on Personal Security,	6,198.45	Undivided Profits,	6,687.86
Tax Sale Certificates,	8,681.28	Bills Payable,	20,000.00
Other Real Estate,	957.64	Interest paid by Borrowers, awaiting presentation of Coupon,	378.50
Foreclosure Account,	170.49	Due Borrowers on Loans made,	5,116.94
Furniture and Fixtures,	515.60	Deposits awaiting Investment,	10,295.80
Current Expenses,	3,104.23	Other Deposits,	2,088.17
Remittances for Interest matured within 60 days, Other Past-due Interest remitted for but not paid to us, Past-due Interest on loans owned by us,	31,929.06		
Due from Sundry Persons,	5,291.95		
Due from B'ks and Bankers,	7,833.70		
Cash,	519.48		
Total,	$176,547.34	Total,	$176,547.34

Amount of outstanding Guaranteed Loans, $80,000.
When organized, June 1, 1887. Under what State laws, Kansas.
Principal place of business, Wichita, Kansas.
Authorized Capital, $500,000.
Personal liability of Stockholders, $222,200.

S. L. Davidson, President. A. S. Apgar, Vice-President.
C. L. Davidson, Secretary. L. Chas. Miller, Treasurer.

Directors. — A. Woolson, S. D. Winslow, J. C. Derst.

THE SMITH BROTHERS LOAN AND TRUST COMPANY,

Beatrice, Gage County, Nebraska.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$230,635.83	Capital Stock paid in,	$100,000.00
Loans secured by second liens on Real Estate,	119,723.70	Surplus Fund,	10,000.00
Loans on Personal Security,	2,664.27	Undivided Profits,	3,371.00
Tax Sale Certificates,	440.14	Debenture Bonds outstanding,	166,850.00
Other Real Estate,	8,744.43	Loans paid but not remitted for,	4,950.00
Foreclosure Accounts,	227.15	Deposits awaiting Investment,	52,534.27
Remittances for Interest matured within 60 days,	1,609.25	Other Deposits,	34,833.87
Other Past-due Interest remitted for but not paid to us,	3,130.35	Due to Banks and Bankers,	6,312.68
Past-due Loans remitted for, but not paid to us,	2,100.00	Interest accrued on Debentures outstanding,	928.15
Due from Branch Offices and Agents,	8,772.81	Other Liabilities, viz.: Suspense Account,	1,074.26
Due from B'ks and Bankers,	2,359.19		
Cash,	447.11		
Total,	$380,854.23	Total,	$380,854.23

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	1886	1891	.....	$10,000.00	$10,000.00	$10,000.00
B,	6	1886	1891	.....	10,000.00	10,000.00	10,000.00
C,	6	1886	1891	.....	1,100.00	1,100.00	1,000.00
D,	6	1886	1891	.....	4,400.00	4,400.00	4,000.00
E,	6	1886	1891	.....	1,650.00	1,650.00	1,500.00
F,	6	1886	1891	.....	3,850.00	3,850.00	3,500.00
G,	6	1886	1891	.....	5,500.00	5,500.00	5,000.00
H,	6	1886	1891	.....	5,500.00	5,500.00	5,000.00
I,	6	1887	1892	.....	25,000.00	25,000.00	25,000.00
J,	6	1887	1892	.....	10,000.00	10,000.00	10,000.00
K,	6	1887	1892	.....	15,000.00	15,000.00	15,000.00
L,	6	1887	1897	5 years.	61,500.00	61,500.00	61,500.00
M,	6	1888	1898	"	25,000.00	25,000.00	25,000.00
Total,	.....	.....	.....	.....	$178,500.00	$178,500.00	$176,500.00

THE SMITH BROTHERS' LOAN AND TRUST CO.—CONTINUED.

Total amount of Debentures certified, ...	$176,500.00
Less amount on hand and with Agents, ...	9,650.00
Total liability for Debenture Bonds as per statement, . . .	$166,850.00

Trustees for Debentures, A and B, James W. Thompson, Grand Island, Neb. C, D, E, F, G, and H, Robert H. Rowan, So. Norwalk, Conn. I, J, and K, Hon. A. D. Mygatt, New Milford, Conn. L, Hon. A. S. Paddock, Beatrice, Neb. Series M, Marsh, Merwin & Lemon, Bridgeport, Conn.
Amount of outstanding Guaranteed Loans, $235,750.
When organized, August 16, 1883. Under what State laws, Nebraska.
Principal place of business, Beatrice, Nebraska.
Authorized Capital, $100,000.
Personal liability of Stockholders, $200,000.

J. E. SMITH, President. S. C. SMITH, Vice-President.
W. D. COX, Treasurer. E. H. AMBLER, Secretary.

DIRECTORS.—J. E. Smith, S. C. Smith, W. D. Cox, E. H. Ambler.

THE STATE BANK OF OSBORNE,

Osborne, Osborne County, Kansas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$15,000.00	Capital Stock paid in,	$75,000.00
Loans secured by second liens on Real Estate,	2,000.00	Surplus Fund,	500.00
Loans on Collat'l Security,	61,558.40	Undivided Profits,	2,543.31
Loans on Personal Security,	6,000.00	Certificates of Deposit bearing Interest,	19,026.14
Tax Sale Certificates,	294.63	Other Deposits,	6,878.51
Office Building,	2,966.69		
Other Real Estate,	4,878.34		
Current Expenses,	1,195.50		
Due from Sundry Persons,	2,145.04		
Due from B'ks and Bankers,	2,689.54		
Cash,	5,219.82		
Total,	$103,947.96	Total,	$103,947.96

Amount of outstanding Guaranteed Loans, $76,000.
When organized, March 17, 1887. Under what State laws, Kansas.
Principal place of business, Osborne, Kansas.
Authorized Capital, $75,000.
Personal liability of Stockholders, $150,000.

R. R. Hays, President. Truman Carter, Vice-President.
Chas. E. Carter, Cashier. J. J. Hays, Asst. Cashier.

Directors.— Orville Armstrong, J. D. Edmond, R. R. Hays, Truman Carter, Chas. E. Carter.

TEXAS LOAN AGENCY,

Corsicana, Navarro County, Texas.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$1,257,837.42	Capital Stock paid in,	$300,000.00
Loans secured by second liens on Real Estate,	9,701.00	Surplus Fund,	70,000.00
Earned Commission on Debenture Loans,	43,110.00	Undivided Profits,	27,102.50
Loans on Collat'l Security, also secured by Real Est.,	13,295.00	Debenture Bonds outstanding,	1,703,749.85
Stocks and Bonds,	99,031.00	Interest paid by Borrowers, awaiting presentation of Coupon,	5,325.18
Office Building,	9,000.00	Loans paid but not remitted for,	7,882.56
Other Real Estate,	5,707.70	Due Borrowers on Loans made,	15,223.19
Furniture and Fixtures,	744.17	Certificates of Deposit bearing Interest,	30,354.47
Current Expenses,	4,238.54	Deposits awaiting Investment,	32,785.36
Remittances for Interest matured within 60 days,	1,510.51	Other Deposits,	32,384.13
Other Past-due Interest remitted for but not paid to us,	10,944.87	Interest accrued on Debenbentures outstanding,	35,961.06
Past-due Interest on loans owned by us,	11,589.69	Other Liabilities, viz.:	
Past-due Loans remitted for but not paid to us,	13,195.90	Deposits to be applied on Loans not due for some time,	10,208.87
Due from Branch Offices and Agents,	850.00	Unpresented Coupons,	8,607.74
Due from Sundry Persons,	1,992.27	Loans and Notes, payment of which has been assumed,	6,702.50
Due from B'ks and Bankers,	54,386.95		
Cash,	1,186.56		
Other Assets, viz.:			
Commission Notes, secured by Real Estate,	39,169.22		
Abstracts of Title,	10,000.00		
Land Notes,	671,561.04		
Interest Receivable,	27,235.57		
Total,	$2,286,287.41	Total,	$2,286,287.41

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Texas Investment Company,	$ 70,500.00	70,500.00	70,500.00
City National Bank of Corsicana, Texas,	27,700.00	28,531.00	29,085.00

TEXAS LOAN AGENCY. — Continued.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN		Secured by pledge of 1st Mortgage loans, and land notes.	AMOUNT OF	
		Dated.	Due.		Security.	Debentures.
A,	8	1886	1890–1	$7,065.50	$7,065.50	$4,911.44
B,	8	"	"	21,436.35	21,436.35	16,430.00
C,	8	"	"	32,213.68	32,213.68	27,294.90
D,	8	"	"	37,657.00	37,657.00	33,878.99
E,	8	"	"	45,580.86	45,580.86	42,993.00
F,	8	"	"	40,346.55	40,346.55	32,229.35
G,	8	"	1890–2	37,540.75	37,540.75	35,307.48
H,	8	"	"	45,206.66	45,206.66	41,885.23
I,	8	1887	"	45,831.62	45,831.62	42,208.54
J,	8	"	"	38,492.36	38,492.36	33,684.30
K,	8	"	"	48,454.60	48,454.60	46,034.93
L,	8	"	1892	46,300.93	46,300.93	40,000 00
M,	8	"	1890–2	51,865.10	51,865.10	49,112.55
N,	8 & 7	"	1892	33,578.50	33,578.50	31,700.00
O,	"	"	"	50,363.39	50,363.39	47,669.35
P,	7	"	1890–2	52,913.80	52,913.80	47,190.63
Q,	7	"	"	61,300.40	61,300.40	46,544 62
R,	7	1887–8	"	46,083.29	46,083.29	42,401.70
S,	7	1888	1890–3	47,712.32	47,712.32	43,486.54
T,	7	"	"	33,261.27	33,261.27	30,630.80
U,	7	"	"	41,591.03	41,591.03	39,424.00
V,	7	"	"	46,972.00	46,972.00	44,553.00
W,	7	"	"	51,168.65	51,168.65	48,003.00
X,	7	"	"	54,749.74	54,749.74	49,730.00
Y,	7	1888–9	1890–4	55,575.65	55,575.65	50,015.00
Z,	7	1889	"	58,487.54	58,487.54	50,065.00
27,	7	"	"	63,207.61	63,207.61	49,961.00
28,	7	"	"	54,088.00	54,088.00	49,910 00
29,	7	"	"	53,920.96	53,920.96	49,975.00
30,	7	"	"	53,388.85	53,388.85	50,035.00
31,	7	"	"	52,588.05	52,588.05	48,384.50
1,	7	1887	1892	50,650.00	50,650.00	48,000.00
2,	7	1887–8	"	29,600.00	29,600.00	28,100.00
3,	7	1888	1893	52,500.00	52,500.00	50,000.00
4,	7	"	"	52,550.00	52,550.00	50,000.00
5,	7	1889	1894	52,550.00	52,550.00	50,000.00
6,	7	"	"	52,550.00	52,550.00	50,000.00
7,	7	"	"	52,500.00	52,500.00	50,000.00
8,	7	"	"	52,500.00	52,500.00	50,000.00
9,	7	"	"	52,575.00	52,575.00	50,000.00
10,	7	"	"	26,250.00	26,250.00	24,500.00
Total,				$1,883,168.01	$1,883,168.01	$1,716,249.85

Total amount of Debentures certified,	$1,716,249.85
Less amount on hand and with Agents,	12,500.00
Total liability for Debenture Bonds as per statement,	$1,703,749.85

TEXAS LOAN AGENCY. — CONTINUED.

Trustees for Debentures, Series A to Z, and 27, 28, 29, 30, and 31, City National Bank, Corsicana, Texas. Series 1 to 10, Atlantic Trust Co., New York City.
Amount of outstanding Guaranteed Loans, $1,132,000.
When organized, December 11, 1884. Under what State laws, Texas.
Principal place of business, Corsicana, Navarro County, Texas.
Authorized Capital, $400,000.
Personal liability of Stockholders, nothing.

H. G. DAMON, President. R. E. PRINCE, Vice-President.
R. O. ELLIOTT, Sec'y and Treas. J. H. WOODS, Asst. Sec'y and Treas.

DIRECTORS. — Abram S. Underhill, F. M. Thompson, C. B. Biglow, H. G. Damon, R. E. Prince, R. C. Owen, Samuel Conard, W. R. Bright, S. D. Curtis, R. O. Elliott.

THE UNION SECURITY COMPANY,

EMPORIA, LYON COUNTY, KANSAS.

STATEMENT, OCTOBER 26, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$41,870.00	Capital Stock paid in,	$30,161.50
Loans secured by second liens on Real Estate,	7,084.54	Undivided Profits,	125.47
Tax Sale Certificates,	526.67	Debenture Bonds outstanding,	30,900.00
Stocks and Bonds,	680.00	Interest paid in advance by Borrowers,	265.07
Other Real Estate,	2,613.19	Due Borrowers on Loans made,	1,550.86
Furniture and Fixtures,	698.26	Deposits awaiting Investment,	745.75
Past-due Loans remitted for but not paid to us,	1,224.24	Due to Branch Offices and Agents,	241.69
Due from Sundry Persons,	45.18	Due to Banks and Bankers,	11.35
Due from Banks and Bankers,	400.00		
Cash,	8,859.61		
Total,	$64,001.69	Total,	$64,001.69

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Certificates of stock of the Emporia Mutual Loan Association, 10 per cent. interest always paid,	$ 680.00	680.00	680.00

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Red'mable.	1st Mortgage L'ns.	2d Mortg. L'ns.	Security.	Debentures.
100 to 1900	6 and 7	1887	1897	1892	$31,000.00	Cash deposited.	$31,000.00	$30,900.00
		1887	1897	1892				
		1887	1897	1892				
		1887	1897	1892				
		1887	1897	1892				
		1887	1897	1892				
		1887	1897	1892				
Total,					$31,000.00		$31,000.00	$30,900.00

THE UNION SECURITY COMPANY. — CONTINUED.

When organized, January 1, 1887. Under what State laws, Kansas.
Principal place of business, Emporia, Kansas.
Authorized Capital, $100,000. Personal liabilities of Stockholders, $200,000.
How much of the capital stock is owned by the officers of the Company, 250 shares.
Is the Company subject to examination by State officers? Yes.
Total amount of outstanding loans, $177,130.
Total amount of guaranteed loans, $46,600.
Total amount of debentures certified, $30,900.
Trustees for debentures, Citizens Bank of Emporia, Kansas.

JAMES MERRIHEW, President.
THOS. ROCHE, 3d Vice-President.
J. R. GRAHAM, 1st Vice-President.
D. W. EASTMAN, Treasurer.
T. H. DINSMORE, JR., 2d Vice-President.
E. W. CUNNINGHAM, Attorney.
C. H. BULKLEY, Secretary.

DIRECTORS. — James Merrihew, Thos. Roche, C. H. Bulkley, J. R. Graham, T. H. Dinsmore, Jr., D. W. Eastman, E. W. Cunningham.

VERMONT LOAN AND TRUST COMPANY,

Grand Forks, Grand Forks County, North Dakota.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$247,012.00	Capital Stock paid in,	$175,000.00
Loans secured by second liens on Real Estate,	3,107.54	Surplus Fund,	12,000.00
Earned Commission on Debenture Loans,	4,430.40	Undivided Profits,	3,608.40
Loans on Collat'l Security, Loans on Personal Security,	34,060.20	Debenture Bonds outstanding,	165,200.00
Tax Sale Certificates,	8,686.64	Interest paid by Borrowers, awaiting presentation of Coupon,	663.17
Stocks and Bonds,	11,800.00	Certificates of Deposit bearing Interest,	4,361.50
Office Building,	8,000.00	Deposits awaiting Investment,	5,523.45
Other Real Estate,	18,149.15	Due to Branch Offices and Agents,	993.53
Foreclosure Account,	112.40	Due to Banks and Bankers,	109.77
Other Past-due Interest remitted for but not paid to us,	4,854.05		
Due from Sundry Persons,	5,663.42		
Due from B'ks and Bankers, Cash,	19,584.02		
Other Assets, viz.: Field Notes, Maps, and Photographs,	2,000.00		
Total,	$367,459.82	Total,	$367,459.82

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Treasury Stock of Vermont Loan and Trust Co.,	$11,800.00	$11,800.00	None on the market

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Secured by Pledge of 1st Mortgage Loans.	AMOUNT OF	
		Security.	Debentures.
A,	$27,297.00	$27,297.00	$25,000.00
B,	52,515.00	52,515.00	50,000.00
C,	52,500.00	52,500.00	50,000.00
D,	26,344.00	26,344.00	25,000.00
E,	5,580.00	5,580.00	5,000.00
F,	11,498.00	11,498.00	10,200.00
Total,	$175,734.00	$175,734.00	$165,200.00

VERMONT LOAN AND TRUST CO. — CONTINUED.

Total amount of Debentures certified, ...	$165,200.00
Total liability for Debenture Bonds as per statement, . . .	$165,200.00

Trustees for Debentures, Geo. S. Dowley, President Vermont National Bank, Brattleboro, Vt.; C. J. Amidon, President Hinsdale Savings Bank, Hinsdale, N. H.; Hon. B. D. Harris, President Brattleboro Savings Bank, Brattleboro, Vt.
Amount of outstanding Guaranteed Loans, about $500,000.
When organized, September, 1886. Under what State laws, Dakota Territory.
Principal place of business, Grand Forks, Dakota.
Authorized Capital, $250,000.00.
Personal liability of Stockholders, none.

H. MANN, JR., President. H. L. WHITHED, Vice-President.
R. M. SHERMAN, Secretary. F. W. WILDER, Treasurer.
F. J. HOHNAN, General Eastern Agent.

DIRECTORS. — H. Mann, Jr., Hon. J. M. Tyler, Chas. B. Hopkins, Geo. E. Holbrook, A. E. Emery, S. S. Titus, H. L. Whithed, R. M. Sherman, F. W. Wilder.

WASHINGTON LOAN AND TRUST COMPANY.

Walla Walla, Walla Walla County, Washington Territory.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$80,895.00	Capital Stock paid in,	$50,000.00
Loans secured by second liens on Real Estate,	40,706.08	Undivided Profits,	37,354.74
Loans on Personal Security,	2,344.55	Premiums,	2,144.22
Tax Sale Certificates,	128.44	Bills Payable,	27,603.48
Stocks and Bonds,	50.00	Interest paid by Borrowers, awaiting presentation of Coupon,	929.42
Furniture and Fixtures,	947.20	Due Borrowers on Loans made,	10,652.82
Current Expenses,	6,241.19	Certificates of Deposit bearing Interest,	2,473.58
Remittances for Interest matured within 60 days,	3,536.75	Deposits awaiting Investment,	16,054.48
Other Past-due Interest remitted for but not paid to us,	2,957.64	Due to Branch Offices and Agents,	1,932.93
Past-due Loans remitted for but not paid to us,	1,764.00	Due to Banks and Bankers,	385.43
Due from Branch Offices and Agents,	1,874.96	Other Liabilities,	242.44
Due from Sundry Persons,	7,407.08		
Other Assets,	125.00		
Due on uncompleted Loans,	795.65		
Total,	$149,773.54	Total,	$149,773.54

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Stock of the Walla Walla Valley Agricultural Association,	$ 50.00	50.00	50.00

Amount of outstanding Guaranteed Loans, $21,500.
When organized, August 29, 1885. Under what State laws, Washington Territory.
Principal place of business, Walla Walla, Washington Territory.
Authorized Capital, $200,000.
Personal liability of Stockholders, amount of what remains unpaid upon their subscription to the capital stock, and not otherwise.

Thomas S. Krutz, President. Harry Krutz, Sec'y and Treas.

Directors. — Thomas S. Krutz, Harry Krutz, O. E. Williams.

THE WESTERN FARM MORTGAGE TRUST COMPANY,

LAWRENCE, DOUGLAS COUNTY, KANSAS.

STATEMENT, SEPTEMBER 30, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$1,544,908.00	Capital Stock paid in,	$1,185,900.00
Loans secured by second liens on Real Estate,	442,526.11	Surplus Fund,	51,984.20
Loans on Collateral Security,	36,929.65	Undivided Profits,	87,214.99
Loans on Personal Security,	64,147.88	Bills Payable,	155,000.00
Tax Sale Certificates,	34,301.50	Debenture Bonds outstanding,	802,900.00
Stocks and Bonds and Warrants,	95,240.73	Interest paid by Borrowers, awaiting presentation of Coupon,	14,273.70
Other Real Estate,	14,576.40	Loans paid, but not remitted for,	14,050.00
Foreclosure Account,	14,431.99	Due Borrowers on Loans made,	216,815.27
Furniture and Fixtures,	3,864.36	Certificates of Deposit bearing Interest,	83,338.00
Current Expenses,	17,317.79	Deposits awaiting Investment,	29,400.30
Remittances for Interest matured within 60 days,	12,198.30	Due to Branch Offices and Agents,	30,950.74
Other Past due Interest remitted for but not paid to us,	115,832.43		
Past-due Interest on loans owned by us (if credited to earnings),	11,506.40		
Past-due Loans remitted for but not paid to us,	113,235.00		
Due from Sundry Persons,	6,057.73		
Due from Banks and Bankers,	139,636.05		
Cash,	5,116.88		
Total,	$2,671,827.20	Total,	$2,671,827.20

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Warrants,			
Montrose Co., Col.,	$ 11,468.58	11,468.58	12,208.58
Rio Grande Co., Col.,	103.77	103.77	142.88
Bent Co., Col.,	338.07	338.07	346.53
City of Spearfish, Lawrence Co., Dak.,	60.15	60.15	62.23
Rapid City, Dak.,	25.15	25.15	26.40
Pennington Co., Dak.,	44.15	44.15	45.20
Otero Co., Col.,	67.15	67.15	69.48
Ouvay Co., Col.,	2,967.87	2,967.87	3,030.37
Delta Co , Col.,	688.20	688.20	711.53
Judgments against Pitkin Co., Col.,	10,025.24	10,025.24	11,216.10
" " Rio Grande Co., Col.,	16,674.90	16,674.90	17,789.91
Funding Bonds, Montrose Co., Col.,	100.00	100.00	101.75
Bonds of Seattle Electric Railway and Power Co., Seattle, Washington Territory,	26,500.00	26,500.00	26,500.00
Stock of Seattle Electric Railway and Power Co., Seattle, Washington Territory,	25,000.00	25,000.00	25,000.00
Stock Merchants Nat. Bank, Lawrence, Kan.,	1,000.00	1,177.50	1,200.00

THE WESTERN FARM MORTGAGE TRUST CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Red'm-able.	1st Mort'ge Loans.	2d Mortgage Loans.	Stocks, Bonds, Warrants, etc.	Security.	Debent's.
1,	6	1887	1897	1892	$96,149	$.....	$.....	$96,149.00	$91,400
2,	6	1887	1902	1894	44,250	.....	.....	44,250.00	41,950
3,	6	1887	1892	1890	23,235	.....	.....	23,235.00	21,300
4,	6	1887	1897	1892	23,150	.....	.....	23,150.00	21,800
5,	7	1888	1894	1893	31,520	133,083.42	.....	164,603.42	100,000
6,	6	1888	1898	1894	106,829	.....	.....	106,829.00	100,000
7,	6	1888	1903	1895	28,845	.....	.....	28,845.00	27,200
8,	7	1888	1894	1893	70,474	53,390.75	.....	123,864.75	100,000
9,	7	1888	1894	1893	59,871	71,242.65	.....	131,113.65	100,000
10,	7	1888	1894	1893	43,700	27,734.40	40,075.49	111,509.89	100,000
11,	7	1889	1895	1894	106,120	.....	2,387.74	108,507.74	100,000
12,	6	1889	1904	1896	24,625	.....	.....	24,625.00	20,000
13,	6	1889	1899	1895	96,025	.....	.....	96,025.00	86,000
14,	7	1889	1895	1894	116,350	.....	.....	116,350.00	100,000
Total,	.....	.....	.....	.....	871,143	285,451.22	42,463.23	1,199,057.45	1,009,650

Total amount of Debentures certified, ... $1,009,650
Less amount on hand and with Agents, ... 206,750

Total liability for Debenture Bonds as per statement, ... $802,900

Trustees for Debentures, American Loan and Trust Company, New York City, series 1, 2, 3, 4; Atlantic Trust Company, New York City, series 6, 7, 12, 13; A. Hadley and A. Monroe, Lawrence, Kansas, series 5, 8, 9, 10, 11, 14.
Amount of outstanding Guaranteed Loans, $3,575,900.
When organized, May 1, 1880. Re-organized, November 24, 1889. Under what State laws, Kansas.
Principal place of business, Lawrence, Kansas.
Authorized Capital, $3,000,000.
Personal liability of Stockholders, $1,185,900.

S. O. THACHER, President.
F. M. PERKINS, 1st Vice-President.
M. V. B. BULL, 2d Vice-President.
L. H. PERKINS, Secretary,
A. HADLEY, Assistant Secretary.
B. A. AMBLER, Treasurer.
P. E. EMERY, Auditor.
GEO. J. BARKER, Attorney.
G. W. E. GRIFFITH, General Manager.

DIRECTORS. — S. O. Thacher, G. W. E. Griffith, A. Hadley, A. Monroe, L. H. Perkins, F. M. Perkins, B. A. Ambler, Geo. J. Barker, P. E. Emery, M. V. B. Bull, J. H. Pratt, C. M. Biddle.

THE WESTERN LOAN & TRUST COMPANY.

Pierre, Hughes County, Dakota.

STATEMENT, OCTOBER 14, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$176,002.90	Capital Stock paid in,	$427,000.00
Loans secured by second liens on Real Estate,	190,099.12	Guaranty Fund,	30,000.00
Loans on Collat'l Security,	72,924.05	Undivided Profits,	4,185.38
Tax Sale Certificates,	11,882.44	Debenture Bonds outstanding,	152,800.00
Stocks and Bonds,	1,407.00	Interest paid by Borrowers, awaiting presentation of Coupon,	4,541.35
Other Real Estate,	70,419.53	Loans paid, but not remitted for,	10,556.70
Foreclosure Account,	61,554.60	Due Borrowers on Loans made,	970.93
Furniture and Fixtures,	2,305.90	Other Liabilities, viz.:	
Remittances for Interest matured within 60 days,	13,664.52	Tax Account,	33.96
Other Past-due Interest remitted for but not paid to us,	13,386.58		
Past-due Loans remitted for, but not paid to us,	12,109.04		
Due from B'ks and Bankers,	3,988.64		
Other Assets, viz.:			
Atlantic Trust Co.,	232.50		
Bond Interest,	111.50		
Total,	$630,088.32	Total,	$630,088.32

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Prosper Sch. Twp. Bonds,	$ 400.00	400.00	420.00
Tobin " "	300.00	300.00	315.00
Tin " "	700.00	707.00	735.00

THE WESTERN LOAN & TRUST COMPANY.—Continued.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	1st Mortg. L'ns.	2d Mortg. L'ns.	Security.	Debentures.
A,	7	1887	1889	1892	.....	$46,875	$46,875	$37,500
B,	7	1888	1890	1893	.....	31,250	31,250	25,000
C,	7	1888–89	1892	1894	.....	62,500	62,500	50,000
D,	7	1889	1893	1894	.....	37,500	37,500	30,000
1	6	1888	1900	1893	$42,125.00	.....	42,125	31,000
Total,	.....	.....	.....	.....	$42,125.00	$178,125	$220,250	$173,500

Total amount of Debentures certified,	$173,500
Less amount on hand and with Agents,	20,700
Total liability for Debenture Bonds as per statement,	$152,800

Trustees for Debentures. — Knickerbocker Trust Co., New York, Series A; Atlantic Trust Co., New York, Series B, C, D, and 1.
Amount of outstanding Guaranteed Loans, $2,043,533.77.
When organized, September, 1884. Under what State laws, Dakota.
Principal place of business, Pierre, Hughes Co., Dakota.
Authorized Capital, $1,000,000.
Personal liability of Stockholders, none.

—— ——, President. W. W. McDonald, Secretary.
J. J. Kleiner, Vice-President. H. M. McDonald, Treasurer.
W. I. Hulett, Auditor.

Directors. — W. W. McDonald, W. I. Hulett, J. J. Kliener, R. H. Proudfoot, C. L. Millett, C. I. Crawford, H. M. McDonald, Robt. P. Clapp, John Pearce.

WHIPPLE LOAN & TRUST COMPANY,

Kansas City, Jackson County, Mo.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$67,077.76	Capital Stock paid in,	$118,400.00
Loans secured by second liens on Real Estate,	17,074.20	Surplus Fund,	7,000.00
Loans on Collateral Security,	48,844.15	Undivided Profits,	9,548.75
Loans on Personal Security,	1,218.00	Due Borrowers on Loans made,	432.02
Stocks and Bonds,	7,375.00	Certificates of Deposit bearing Interest,	3,463.43
Premiums paid,	50.00	Deposits awaiting Investment,	5,560.37
Furniture and Fixtures,	1,928.86	Other Deposits,	36,969.41
Current Expenses,	3,395.42		
Remittances for Interest matured within 60 days,	1,221.25		
Other Past-due Interest remitted for but not paid to us,	1,850.07		
Past-due Loans remitted for but not paid to us,	1,043.18		
Due from Sundry Persons,	7,675.02		
Due from Banks and Bankers,	15,843.73		
Cash,	1,778.04		
Other Assets, viz.:			
Due on incorporated loans,	1,775.40		
Accrued Interest July 1, 1889,	2,497.40		
Interest remitted for but not yet due,	726.50		
Total,	$181,373.98	Total,	$181,373.98

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
50 shares Continental National Bank, St. Louis,	$ 5,000.00	5,000.00	5,625.00
20 " Whipple Loan & Trust Co.,	2,000.00	2,000.00	
3 " K. C. Real Estate & Stock Exchange,	375.00	375.00	

Amount of outstanding Guaranteed Loans, $366,580.
When organized, July, 1885. Under what State laws, Missouri.
Principal place of business, Kansas City, Mo.
Authorized capital, $500,000. Subscribed stock, $125,000.
Personal liability of stockholders, $6,600; balance of unpaid subscribed stock.

A. A. Whipple, President.
A. J. Whipple, } Vice-Presidents.
E. D. Bigelow, }
B. T. Whipple, Treasurer.
G. W. Hollinger, Secretary.

Directors. — James M. Jones, F. A. Wood, A. A. Whipple, A. J. Whipple, E. D. Bigelow, B. T. Whipple, G. W. Hollinger.

WILSON & TOMS INVESTMENT COMPANY,

St. Louis, St. Louis County, Missouri.

STATEMENT, OCTOBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$85,804.90	Capital Stock paid in,	$250,000.00
Loans secured by second liens on Real Estate,	116,979.36	Surplus Fund,	20,000.00
Loans on Collat'l Security,	27,979.75	Undivided Profits,	15,570.68
Loans on Personal Security,	2,103.94	Bills Payable,	82,250.00
Tax Sale Certificates,	10,180.53	Debenture Bonds outstanding,	55,725.00
Stocks and Bonds,	10,000.00	Interest paid by Borrowers, awaiting presentation of Coupon,	6,087.65
Office Buildings,	2,622.25	Loans paid but not remitted for,	6,313.39
Other Real Estate,	115,384.06	Due Borrowers on Loans made,	2,362.65
Foreclosure Account,	3,696.51	Certificates of Deposit bearing Interest,	3,152.74
Premiums Paid,	25,000.00	Deposits awaiting Investment,	34,918.36
Furniture and Fixtures,	1,368.60	Other Deposits,	11,274.53
Current Expenses,	13,342.19	Due to Branch Offices and Agents,	589.25
Remittances for Interest matured within sixty days,	11,531.18	Due to Banks and Bankers,	6,386.75
Other Past-due Interest remitted for but not paid to us,	34,180.23	Other Liabilities, viz.:	
Due from Branch Offices and Agents,	4,975.50	Interest on Debenture Securities,	868.61
Due from Sundry Persons,	9,412.91		
Due from B'ks and Bankers,	19,290.12		
Cash,	447.58		
Other Assets, viz.:			
Debentures unsold,	1,200.00		
Total,	$495,499.61	Total,	$495,499.61

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
200 shares stock in People's Bank of Pratt, Kansas, —par value $100 per share, 50 per cent. paid in,	$20,000.00	$10,000.00	$10,000.00

WILSON & TOMS INVESTMENT COMPANY.— Cont'd.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
	Dated.	Due.	Redeemable.		Security.	Debentures.
6	1887	1897	1892	$32,800.00	$104,490.00	$32,800.00
6	1889	1899	1894	21,200.00	74,375.00	21,200.00
5	1888	1893	....	1,000.00	3,100.00	1,000.00
5	1889	1894	....	725.00	4,700.00	725.00
Total,	.....	.....	.....	$55,725.00	$186,665.00	$55,725.00

Total amount of Debentures certified,	$55,725.00
Less amount on hand and with Agents,	1,200.00
Total liability for Debenture Bonds as per statement,	$54,525.00

Trustees for Debentures, 6 per cent. 10-year Debentures, The Mercantile Trust Co. of New York; 5 per cent. Savings Debentures, The Safe Deposit and Trust Co. of St. Louis.
Amount of outstanding Guaranteed Loans, $334,840.
When organized, September 4, 1886. Under what State laws, Missouri.
Principal place of business, St. Louis, Mo.
Authorized Capital, $250,000.
Personal liability of Stockholders, none.

Geo. W. Toms, President. L. M. Hall, Vice-President.
Wm. F. Leonard, Secretary and Treasurer.

Directors. — Geo. W. Toms, Geo. W. Updike, L. M. Hall, Wm. F. Leonard.

THE WINNER INVESTMENT COMPANY,

Kansas City, Jackson County, Missouri.

STATEMENT, NOVEMBER 1, 1889.

ASSETS.		LIABILITIES.	
Loans secured by first liens on Real Estate,	$588,125.00	Capital Stock paid in,	$500,000.00
Loans secured by second liens on Real Estate,	117,641.58	Surplus Fund,	574,324.86
Loans on Collat'l Security,	410,392.44	Undivided Profits,	47,712.85
Stocks and Bonds,	590,000.00	Due Borrowers on Loans made,	141,945.74
Furniture and Fixtures,	4,483.56	Other Deposits,	349,270.12
Remittances for Interest matured within 60 days,	1,160.50	Due to Banks and Bankers,	129.88
Other Past-due Interest remitted for but not paid to us,	2,170.00	Other Liabilities, viz.:	
Past-due Loans remitted for but not paid to us,	4,650.00	Real Estate Investm't Fund,	481,970.00
Due from Branch Offices and Agents,	37,347.38	Real Estate Trust Account,	360,000.00
Due from B'ks and Bankers,	287.50		
Cash,	164.13		
Other Assets, viz.:			
Real Estate (at cost) held in Trust,	696,810.27		
Books and Stationery,	2,121.09		
Total,	$2,455,353.45	Total,	$2,455,353.45

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
North Side Land and Mortgage Co.	Stock, $	500,000.00		
Garland Building Company	" .	50,000.00		
Birmingham Gas, Coal, and Mfg. Co.	" .	40,000.00		

When organized, May 9, 1883. Under what State laws, Missouri.
Principal place of business, Kansas City, Mo.
Authorized Capital, $500,000.
Personal liability of Stockholders, none.

Willard E. Winner, President. Fred. W. Perkins, Vice-President.
J. W. Perkins, Cashier. O. B. Copeland, Secretary.

Directors. — V. W. Bagley, Jno. W. Byers, Albert M. Winner, C. A. Peabody, W. H. Parmester, Fred E. Smith, Willard E. Winner, J. W. Perkins, Fred. W. Perkins, O. B. Copeland.

LAWS

RELATING TO

BANKS, SAVINGS BANKS,

Trust and Investment Companies.

LAWS.

[General Statutes.]

TITLE I.

Construction of Statutes.

CHAPTER I.

Section 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly. G. S. 1875, 553. Words and phrases generally.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly. 1884, ch. 110. Railroad Company.

The term "banks" shall include all incorporated banks. G. S. 1875, 553. Banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies. G. S. 1875, 553. Savings Banks.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State. G. S. 1875, 553. Foreign Insurance Company.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or G. S. 1875, 553. Public Buildings.

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

G. S. 1875, 554. Number; gender; joint authority; "month"; "year"; "oath"; "person" and "another"; "preceding"; "following," and "succeeding"; "sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1. Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881; ch. 1. Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110, § 89. Trust funds, how loaned or invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

Unlawful Waste on Mortgaged Premises.

Section 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57. Unlawful waste on mortgaged premises.

Embezzlement.

Section 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49. Embezzlement by public officer, executor, etc.

Sec. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78. Embezzlement by officer or agent of private corporation or individual. 34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[General Statutes.]

TITLE XXIV.

Banks, Savings Banks, Trust and Investment Companies.

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Chapter CIX. National Banking Associations.
Chapter CX. Savings Banks.
Chapter CXI. Bank Commissioners.
Chapter CXII. Receivers of Banks, Savings Banks, and Trust Companies.
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CHAPTER CVIII.

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G. S. 1875, 283. Banks organized under Act of 1852.

SECTION 1761. All banks organized under the Act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

G. S. 1875, 283. Must keep specie, bullion, bonds, etc., to a certain amount.

SEC. 1762. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank currency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

G. S. 1875, 283. Dividends. 26 Conn., 144.

SEC. 1763. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

G. S. 1875, 284. Limit of liability of any one party.

SEC. 1764. No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per cent. of the capital stock actually paid in. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per cent. of the capital actually paid in are repealed; and every bank or trust company which shall violate the provisions of this section shall pay to the State not less than one thousand dollars.

G. S. 1875, 284. Paper that banks may not discount.

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284. Loans to non-residents.

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

G. S. 1875, 284. Counterfeit or altered bank bills.

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284. When bill is stamped counterfeit by mistake.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, it its returns to the Bank Commissioners.

G. S. 1875, 284. False and counterfeit coin.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284. Subscriptions by State, etc., to stock of banks. 26 Conn., 60, 269.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.

G. S. 1875, 284. School Fund Commissioner may examine bank's books.

SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 285. Stockholder may examine books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockhold-

ers, owning not less in all than one hundred shares of stock, are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

G. S. 1875, 285. Non-transferable stock not to be voted on.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

G. S. 1875, 285. Power of attorney when necessary.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

G. S. 1875, 285. President and cashier restricted in voting.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

G. S. 1875, 285. Who to vote upon stock of State or school fund.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

G. S. 1875, 285. Who may be directors.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

G. S. 1875, 285. Limit of director's liability.

SEC. 1778. No director in any bank shall be obligated to such bank to an amount exceeding five per cent. of its capital actually paid in; and no bank shall permit its directors to become obligated to it, to an amount at any one time exceed-

ing in the whole the sum of twenty per cent. on its capital stock actually paid in. Any bank, which shall violate the provisions of this section, shall forfeit to the State not less than five hundred nor more than one thousand dollars.

G. S. 1875, 286. Directors not to indorse paper for compensation.

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper.

G. S. 1875, 286. Question of making dividend to be taken by yeas and nays.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

G. S. 1875, 286. Reduction of capital.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid.

G. S. 1875, 286. State entitled to one or two directors, when.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly.

G. S. 1875, 286. Resignation of State directors.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

1880, ch. 32. Cashiers of banks and treasurers of trust companies to give bonds.

SEC. 1784. The cashiers of banks and the treasurers of trust companies shall, severally, give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and

the bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies respectively, and shall at all times be subject to the inspection of the Bank Commissioners. And it shall be the duty of the president of every bank and trust company to safely keep the original bond or bonds so required to be given.

G. S. 1875, 286. Cashier's neglect to give bonds.

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant.

G. S. 1875, 286. Publication of unclaimed dividends.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located.

G. S. 1875, 286. Quarterly statement to Bank Commissioners.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located.

G. S. 1875, 286. Other statements to Bank Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of

the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1889, House Bill No. 366.]

CHAPTER CLXIX.

An Act concerning Deposits of State Funds by the State Treasurer.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Deposit of State funds by treasurer.

The Treasurer of the State is hereby authorized to deposit any funds in his hands belonging to the State, or held by him as treasurer and trustee, in and with any of the national and State banks and trust companies in this State; *provided, however*, that said deposits shall only be made in his name as Treasurer of the State, or as such treasurer and trustee; and that in no case shall the said deposits in any one bank or trust company exceed in amount in the aggregate at any one time twenty-five per centum of the capital and surplus of said bank or trust company.

Approved, June 4, 1889.

[General Statutes.]

CHAPTER CIX.

NATIONAL BANKING ASSOCIATIONS.

SECTION.

1789. Change of State bank to national banking associations.
1790. When stockholders of State banks become shareholders in national banks.
1791. Executors, etc., may represent stock in their control.
1792. Rights of stockholders in State bank converted into a national bank.
1793. Where the State or a charitable corporation holds stock in the bank so converted.
1794. Officers of a national bank converted from a State bank.
1795. National banks resuming their powers as State banks.
1796. Notice of intention of State bank to become a national bank.
1797. Notice of change of State bank to a national bank to be given to the Comptroller.
1798. State bank reorganized from a national bank retains its capital stock.

G. S. 1875, 289. Change of State bank to national banking association.

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the cor-

porate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

G. S. 1875, 289. When stockholders of State bank become shareholders in national banks.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289. Executors, etc., may represent stock in their control.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289. Rights of Stockholders in State bank converted into a national bank.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 290. Where the State or a charitable

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of

institution holds stock in the bank so converted.

its conversion this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

G. S. 1875, 290. Officers of a national bank converted from a State bank.

SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

G. S. 1875, 290. National banks resuming their power as State banks.

SEC. 1795. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

G. S. 1875, 290. Notice of intention of State bank to become a national bank.

SEC. 1796. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

G. S. 1875, 290. 1885, ch 1. Notice to be given to the Comptroller.

SEC. 1797. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

1882, ch. 44. State bank reorganized from a national bank retains its capital stock.

CHAPTER CX.

SAVINGS BANKS.

SECTION.

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1822. Vacancies in office, how filled.
1823. Penalty for violating law relating to savings banks, or assenting to such violation.
1824. Penalty for violating law relating to banks, savings banks, and trust companies.

SEC. 1799. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

G. S. 1875, 291. 1875, ch. 97. Officers of savings banks.

[Public Acts of 1889, Senate Bill No. 184.]

CHAPTER CCXXIV.

An Act concerning Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may employ not exceeding

Investment of deposits in savings banks.

half of their deposits in making loans on personal security and in the purchase of the public stocks and bonds of the United States, of any of the New England States, of the States of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, or Colorado, or of the District of Columbia; in the authorized bonds of any incorporated city in the New England States, of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo in the State of New York, Philadelphia in the State of Pennsylvania, Detroit in the State of Michigan; Cleveland, Columbus, Dayton, and Cincinnati in the State of Ohio; Chicago in the State of Illinois; Milwaukee in the State of Wisconsin, and St. Louis in the State of Missouri; or of any town or borough of this State; or in the purchase of the authorized bonds or promissory notes of counties, cities, towns, boroughs, and school districts of this State; or the authorized bonds of any other incorporated city of not less than thirty thousand inhabitants, as ascertained by the United States census, or State census made next preceding such investment in any of the aforesaid States, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made and its proportion of town and county debts, does not exceed eight per centum of the valuation of such property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of its debts within fifteen years next preceding the passage of this act; or the stock of any bank in this State, New York city, or Boston; or the stock of any trust company in this State; and the first mortgage bonds of any railroad company located in any of the States aforesaid, which has paid dividends of not less than five per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of such bonds; *provided*, said capital stock equals or exceeds in amount the entire issue of said bonds; or the consolidated bonds of any railroad company incorporated by this State, and authorized to issue such bonds to retire the entire bonded debt of said company; *provided*, said company has paid dividends, as aforesaid; and all other loans shall be secured by

mortgage of unencumbered real estate in this State, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford, and the Stonington Savings Bank of the town of Stonington, may loan, the former on land located in the county of Hampden in the State of Massachusetts, the latter on land in the county of Washington in the State of Rhode Island.

Approved, June 19, 1889.

[Senate Bill No. 208.]

CHAPTER CCLI.

An Act fixing the Time when an Act concerning Savings Banks shall take Effect.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

When act concerning savings banks takes effect.

SECTION 1. Chapter two hundred and twenty-four (An Act concerning Savings Banks), passed at the present session of the General Assembly, shall take effect upon the date of the approval of this act.

SEC. 2. This act shall take effect upon its passage.

Approved, June 22, 1889.

[General Statutes.]

1875, ch. 99. Appraisal of real estate security.

SEC. 1801. When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by one or more suitable persons who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

1887, ch. 46. Loans and investmen's classed with real estate loans.

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or cities whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1879, ch. 27. Loans to manufacturing corporations or ecclesiastical societies.

SEC. 1803. No loan shall be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

1875, ch. 99. Loans on personal security.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

G. S. 1875, 291. Security for obligations of one person or firm.

SEC. 1805. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291. Names of directors or trustees consenting to loans to be recorded.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291. Limit of deposit of one person in a year.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 292. Compensation to president.

SEC. 1808. Savings banks, whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year.

G. S. 1875, 292. Officers not to be borrowers or sureties of borrowers, etc.

SEC. 1809. No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

1887, ch. 87. Rate of interest on loans.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1879, ch. 27. Limit of sum to be expended in construction of buildings.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1877, ch. 55. Auditors and their duties.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

1877, ch. 88. 1880, ch. 30. Dividends.

SEC. 1813. The net income of any savings bank in excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors.

1877, ch. 88. 1880, ch. 30. Surplus.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in

of not less than one per cent. of its deposits.

1876, ch. 86. Discrimination in declaring dividends.

SEC. 1815. In declaring dividends, the directors of savings banks shall have power to discriminate between deposits of two thousand dollars and less, and those over that sum; such discrimination shall not exceed one per cent. per annum; and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than two thousand dollars.

G. S. 1875, 292. 1880, ch. 32. 1887, ch. 31. Treasurer to give bonds, and every six years new bonds.

SEC. 1816. The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and shall give new bonds, with surety, to the acceptance of the directors or trustees, as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank, and shall at all times be subject to the inspection of the Bank Commissioners; and it shall be the duty of the president of said savings bank to safely keep the original bonds so given. No president, director, or trustee of any such savings bank shall be surety on the bonds of such treasurer.

G. S. 1875, 292. Notice to corporators of meetings.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56. Treasurer to make sworn statement to Comptroller annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56. Penalty for not doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

1878, ch. 115. Treasurer to make sworn statements to Bank Commissioners.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

G. S. 1875, 292. Removal of corporator.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

G. S. 1875, 292. Vacancies in office, how filled.

SEC. 1822. The directors, managers, or trustees of savings banks may fill any vacancy in any office, and the person chosen to fill the same shall hold said office till another is chosen in his stead; and when any officer cannot perform the duties of his office they may appoint an assistant to him during their pleasure until the next annual meeting of said corporation, who shall have the same powers and duties as such officer.

G. S. 1875, 292. 1878, ch. 64. Penalty for violating or assenting to violation of law relating to savings banks.

SEC. 1823. The directors, managers, or trustees of any savings banks assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to said savings bank for any loss which may result therefrom. And any officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of the statute law of this State relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and it shall be the duty of the State's Attorney for the county where such bank is located to prosecute such violation, on complaint thereof by the Bank Commissioners.

G. S. 1875, 293. Penalty for violating law relating to banks, savings banks, or trust companies.

SEC. 1824. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided or provision made, shall be fined not less than one hundred nor more than five hundred dollars.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Penalty for making false entries by bank officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the bank commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

CHAPTER CXI.

BANK COMMISSIONERS.

Section.		Section.	
1825.	Bank Commissioners.	1830.	Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
1826.	Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.	1831.	Attachment of bank, savings banks, and trust companies.
1827.	General duties.	1832.	Apportionment of salaries of Bank Commissioners.
1828.	Where treasurer of savings bank is cashier of a national bank.		
1829.	Reports of commissioners.		

1877, ch. 127. 1887, ch. 5, § 23. Bank Commissioners.

Sec. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next regular session of the General Assembly, when they

shall be filled by the Governor with the advice and consent of the Senate.

1883, ch. 57. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty of the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the Governor.

G. S. 1875, 287. General duties.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 293. When treasurer is cashier of national bank.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 287. 1887, ch. 5, § 25. Reports of Bank Commissioners.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper, and such annual reports shall be submitted to the General Assembly at its regular sessions. The commission-

ers shall also report to the Governor and to the State's Attorney in the county where any such institution is located, any violation of law by it, or any of its officers.

G. S. 1875, 288. 1879, ch. 8. Duty of Commissioners when charter of bank, savings bank, or trust company shall be forfeited.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall prefer a complaint to the Superior Court for such county, if in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing, said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following:

Injunction to preserve assets of bank or trust company.

Any such court or judge may, on application of said bank commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[General Statutes.]

1875, ch. 100. Attachment of estates of banks, saving banks, or trust companies.

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

G. S. 1875, 287. Apportionment of salaries of Bank Commissioners.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

CHAPTER CXII.

RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES.

SECTION.

1833. Receivers of banks and trust companies.
1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.
1835. Report of receivers and appeal from their doings.
1836. General duties.
1837. Claims in favor of the corporation when barred against receivers.
1838. Powers of a judge of the Supreme Court of Errors.
1839. Receivers to make sworn statement to Bank Commissioners.
1840. Penalty for not delivering books, papers, etc., to receivers.
1841. Receivers to file statements with clerk of Superior Court.

SECTION.

1842. Original orders of courts.
1843. Reports, orders, and bonds to be kept by clerk.
1844. Clerk to minute on docket filing of papers, etc.
1845. Application for order on receivers.
1846. Foreign attachment.
1847. Order for final disposition of funds on hand.
1848. Discharge of receivers.
1849. Receivers to apply for dissolution of injunctions against them.
1850. Penalty for neglect; fees and allowance.
1851. Appropriation of avails of property in receivers' hands.
1852. Fraudulent payments and conveyances by banks, etc., void.

G. S. 1875, 288. 1879, ch. 8. Receivers of banks and trust companies.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired, may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875, ch. 100. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor, shall be forever barred.

1875, ch. 100. Report of receivers, and appeal from their doings.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part

thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

1875, ch. 100. General duties.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

administration and final settlement of such estate according to law.

1875, ch. 100. Claims when barred against receivers.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation, for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 100. Powers of a judge of the Supreme Court of Errors.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 46. 1878, ch. 113. 1879, ch. 8. 1884, ch. 16. Receivers to make sworn statement to Bank Commissioners.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section, shall forfeit to the State the sum of five hundred dollars.

G. S. 1875, 289. Penalty for not delivering books, papers, etc., to receivers.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

1885, ch. 73. Receivers to file statement with clerk of Superior Court.

SEC. 1841. The receivers of any bank, savings bank, or trust company, shall file with the clerk of the Superior Court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

1885, ch. 73. Original orders of court.

SEC. 1842. It shall be the duty of every such receiver to lodge with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

1885, ch. 73. Reports, orders, and bonds to be kept by clerk.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

custody, and shall have the custody and care of any bonds given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

1885, ch. 73. Clerk to minute on docket filing of papers, etc.

SEC. 1844. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

1885, ch. 73. Application for order on receivers.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session, for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable, and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1885, ch. 73. Foreign attachment.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1885, ch. 73. Order for final disposition of funds on hand.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or

receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally found by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

1885, ch. 73. Discharge of receivers.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

1885, ch. 73. Receivers to apply for dissolution of injunction against them.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1885, ch. 73. Penalty for neglect, fees and allowance.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1880, ch. 25. Fees of receivers.

G. S. 1875, 288. Appropriation of avails of property in receivers' hands.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers, shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes if any; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or school fund; fifthly, to the

payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

G. S. 1875, 288. Fraudulent payments and conveyances by banks, etc., void.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

CHAPTER CXIII.

INVESTMENT COMPANIES.

SECTION.		SECTION.	
1853.	To be under supervision of Bank Commissioners.	1856.	Bank Commissioners may examine by deputy.
1854.	Agents of foreign companies.	1857.	May accept certificates by officers of other States.
1855.	Penalty.		

1887, ch. 135. To be under supervision of Bank Commissioners.

SEC. 1853. Every corporation heretofore or hereafter organized under the laws of this State, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in an annual report of these corporations to the Governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

1887, ch. 135. Agents of foreign companies.

SEC. 1854. No person shall act in this State as the agent or representative of any such corporation organized under the laws of another State, or sell, offer for sale, or negotiate choses in action owned, issued, negotiated, or guaranteed by it, unless such corporation shall have submitted itself and its financial condition to the examination of the Bank Commissioners, in such manner as to enable them to make such a report thereof as is specified in the preceding section, which report they shall make as often and in the same manner as is required of like corporations in this State.

SEC. 1855. Any person who violates the provisions of the preceding section shall forfeit one thousand dollars to the State, to be collected by the State's Attorney for the county in which such action may properly arise, by an action on this chapter, and it is hereby made the duty of every State's Attorney to bring action for such forfeiture whenever an instance of such violation is reported to him by the Bank Commissioners, and the Bank Commissioners shall so report all such instances as come to their attention. 1887, ch. 135. Penalty.

SEC. 1856. The Bank Commissioners may make the examinations required by this chapter, either in person or by deputy, and shall have power to appoint to such position of deputy and remove therefrom at pleasure a resident of this State, and as compensation for such examinations may collect from the companies so examined all actual expenses and such further sum as may be determined by the Comptroller to be reasonable and just. 1887, ch. 135. Bank Commissioners may examine by deputy.

SEC. 1857. The Bank Commissioners may accept in lieu of an examination by themselves or their deputy, the certificate of any State officer having supervision of such companies, that examinations have been made in their respective States, provided such certificate is accompanied by a sworn report showing the financial condition of any such company; such report to comply in all respects with the provisions of this chapter. 1887, ch. 135. May accept certificates of officers of other States.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors. Shares of capital stock, how set in list.

Definition.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

Choses in action taxable in accordance with law when issued.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action to be negotiated only by authorized agent.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year; *provided*, *however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State, a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said

Duration of certificate.

Bond of corporation.

corporation shall make the returns and pay the taxes required by the provisions of this act.

Return of corporation.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Corporation may pay one per cent. in lieu of all other taxes.

Who is an investment broker.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Investment broker must have certificate of authority from State Treasurer.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially

the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Return by investment broker.

SEC. 8. Every such investment broker shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this State during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said broker had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his said return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Broker to pay tax, when.

Payment of tax on choses in action by holder.

SEC. 9. Any person may take or send to the office of the Treasurer of this State, any bond, note, or other chose in action, and may pay to the State a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the Treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years, or for such

longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the Treasurer affixed. Said Treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in the State during the period for which said tax is so paid; and the Treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this State to receive the tax and make the endorsement provided for in this section.

Record to be kept by Treasurer.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

Penalty for violation of this act.

SEC. 11. The board of equalization shall meet at the Treasurer's office at the capitol, annually, on the first secular day next succeeding the tenth day of January, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make said return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof, as aforesaid, make out upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums re-

Duty of board of equalization.

quired by the provisions of this act shall be paid according to it.

Forfeiture for failure to make return.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

Duty of assessors.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the

Form of statement.

following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at

Penalties.

this day of 18 ." Any person signing and delivering to the assessors a false statement of the foregoing form, shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Repeal.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this

State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

TITLE XXV.

Bills of Exchange and Promissory Notes.

CHAPTER CXIV.

Section.	
1858.	Negotiable notes.
1859.	Demand notes when overdue.
1860.	Contract of indorsement in blank.
1861.	Grace.
1862.	Notes due on holidays.
1863.	Protest, notice of, how given.
1864.	Rule of damages on protest of bill of exchange without this State.
1865.	Notes in payment for patented articles, to so state.
1866.	Penalty for violation of preceding section.

G. S. 1875, 343, § 1. Negotiable notes. 2 Root, 524. 1 Conn., 494. 2 Conn., 126, 419, 654, 478. 3 Conn., 101, 516.

Sec. 1858. Promissory notes for the payment of money only, payable to any person, or his order, or to the bearer, shall be negotiable.

9 Conn., 94. 10 Conn., 308. 16 Conn., 234, 445. 17 Conn., 511. 18 Conn., 449. 19 Conn., 17. 22 Conn., 213, 617. 24 Conn., 333. 26 Conn., 1. 29 Conn., 347. 31 Conn., 296, 543.

G. S. 1875, 343, § 2. Demand notes, when overdue. 31 Conn., 273. 36 Conn., 6. 44 Conn., 300.

Sec. 1859. Any negotiable promissory note, payable on demand, which remains unpaid four months from its date, shall be considered overdue and dishonored after that time.

1884, ch. 83. Contract of indorser in blank of negotiable or non-negotiable notes.

Sec. 1860. The blank indorsement of a negotiable or a non-negotiable note, by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

G. S. 1875, 344, § 3. Grace. 2 Conn., 478. 8 Conn., 505. 31 Conn., 266.

Sec. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

1875, ch. 21. Notes due on holidays, etc. 31 Conn., 264.

Sec. 1862. The first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next

following such day, and any day appointed or recommended by the Governor of this State or the President of the United States as a day of thanksgiving, fasting, or any religious observance shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor of bills of exchange, bank checks, and promissory notes, be treated as public holidays, and all such checks, bills, and notes, otherwise presentable for acceptance or payment on any of said days shall be deemed to be presentable therefor on the secular or business day next preceding such holiday, and in case, by reason of a public holiday falling upon Sunday, the following Monday is deemed such holiday, as hereinbefore provided, the same shall be presentable on the Saturday preceding.

G. S. 1875, 344, § 6. Protest, notice of, how given.

SEC. 1863. It shall be due notice of the dishonor of any negotiable note, bill, draft, or check, to any party thereto, if the holder or his agent shall in due time deposit a notice of such dishonor in the post-office, with the postage prepaid, addressed to such party at the town in which he may reside, unless some other place be designated for such purpose on such note, bill, draft, or check.

G. S. 1875, 344, § 7. Rule of damages on protest of bill of exchange without this State. 2 Root, 405. 19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in

the District of Columbia, three per cent. upon such principal sums if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

1877, ch. 148. Notes in payment for patented articles, to so state.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable, said note shall express in the body thereof that the consideration therefor is a patent or patented article, and name the patent or patented article for which said note was executed.

1877, ch. 148. Penalty for violation of preceding section.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

[*Extracts from Chapter CXIX.*]

PRIVATE CORPORATIONS.

GENERAL PROVISIONS.

SECTION.

1909. Charters subject to alteration and repeal.

1910. Corporations must organize within two years after approval of charter.

1911. Amendment to charter how accepted.

1917. Regulation of investments.

SECTION.

1919. Special meeting, how called, upon failure to hold annual meeting.

1922. Regulating of directorship of different corporations.

1924. Stock, how pledged.

1927. Proxies.

1941. Banks, etc., not to change location without authority.

G. S. 1875, 278, § 3. Charters granted subject to alteration and repeal. 4 Day, 198. 5 Day, 329. 2 Conn., 252, 260, 579. 3 Conn., 544, 52. 4 Conn., 54. 5 Conn., 560, 246, 28. Conn., 428. 552. 7 Conn., 214. 8 Conn., 191. 9 Conn., 536, 487.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 351. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 552, 502, 394, 435, 74, 133, 196, 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

1884, ch. 63. Corporations must organize within two years after approval of charter.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

G. S. 1875, 278, § 4. Amendment to charter, how accepted. 29 Conn., 174.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose, nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

1876, ch. 13. Regulation of investments.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a

meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

1877, ch. 56. Special meeting how called, upon failure to hold annual meeting.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

1876, ch. 65. Resolution of directorships of different corporations.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as director of such bank or other corporation; provided that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

G. S. 1875, 279, § 9. Stock how pledged. 45 Conn., 22. 53 Conn., 390.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to

hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

G. S. 1875, 279, § 11. Proxies.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

G. S. 1875, 280, § 21. Banks, etc., not to change location without authority.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

[*Extracts from Chapter CCXLI.*]

ASSESSMENT OF TAXES.

SECTION.		SECTION.	
3837.	Returns by cashiers to assessors.	3840.	Penalty if stockholder gives untrue residence.
3838.	Returns of property held in pledge.		
3839.	Penalty for evasive transfer of stock.		

[Public Acts of 1889, House Bill No. 209.]

CHAPTER LXIII.

An Act relating to the Taxation of Bank and other Stocks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Capital stock of corporations where assessed for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows:

Shares of the capital stock of any bank, national banking association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

[General Statutes.]

G. S. 1875, 157, § 51.

Returns to assessors of names of stockholders, and value of stock.

SEC. 3837. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

G. S. 1775, 157, § 22.

Returns of property held in pledge.

SEC. 3838. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

G. S. 1875, 157, § 23.

Penalty for evasive transfer of stock.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

G. S. 1875, 157, § 24.

Penalty if stockholder give untrue residence.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information, as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such

person is known to reside in said town; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors; and such stockholder shall forfeit to the State one per cent. of the value of such stock; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer; and such corporation shall have a lien upon such stock for the amount so paid.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

3916. Stock of non-residents in other corporations, how taxed.
3917. Corporations to have a lien for tax paid on stock of non-residents.
3918. Returns by and tax on savings banks.
3930. Meetings of Board of Equalization; to correct returns, etc.
3932. Penalty for failure to make returns.

G. S. 1875, 167, § 2. Stock of non-residents in certain other corporations, how taxed.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

G. S. 1875, 168, § 3. Corporations to have a lien for tax paid on stock of non-residents.

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

1878, ch. 64. Returns by and tax on savings banks. 37 Conn., 173. 48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars,

and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

G. S. 1875, § 11. 1887, ch. 117, § 3, 4. Meetings of Board of Equalization.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

Board of Equalization shall correct statements.

G. S. 1875, 169, § 12. Penalty for failure to make returns.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

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